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SATURDAY NOVEMBER 8 1997

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RICHARD GERE

Why I care about Tibet MAGAZINE



SATURDAY TIMES

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Times investigation forces inquiry

Tapes point to fixing of Grand Prix

BY MICHAEL CALVIN



challenge from Eddie Irvine, whose Ferrari was the most dangerous threat to Ville-

neuve's title hopes.

Schumacher appeared to drive into Villeneuve's car deliberately to defend his onepoint lead in the world championship. Schumacher's tactic was reviled around the world though, ironically, he will use his defence.

On the tape Patrick Head, the order of the first three cars technical director of the Wil-Villeneuve, who had only to hams team, is captured confinish sixth to clinch the ferring with Jock Clear, championship, was ordered to pull his Williams over to allow Villeneuve's engineer. "To repeat, Jock," says Head as the race entered its penultimate Mika Hakkinen to win for lap, "we are more concerned with the championship than "we are more concerned David Coulthard was also instructed to allow Hakkinen

the race position." Clear informed Villeneuve "Be aware. Hakkinen is now in position two [second place]. Probably wants to win. Very

helpful." As the final lap unfolded, Clear confirmed that Coulthard had been de-

puted to guard Irvine.
"Hakkinen immediately behind you. Hakkinen has been very helpful. Don't let me down Jacques. We discussed

With that Villeneuve allowed Hakkinen past. Coulthard overtook him in the final few yards but was clearly furious when he posed for

photographs on the podium.

Max Mosley, British president of the FIA and the key figure in persuading the Government to exclude Formula One from anti-tobacco sponsorship legislation, has called all 11 team owners to a meeting in London on Friday where he will forbid any collusion and recommend an automatic year's ban for any third party attempting to influence the outcome of a race. Neither Williams nor Mo Laren was able to comment on the allegations last night.

There is no suggestion that gambling played a part in team decisions but Graham Sharp, spokesman for William Hill, said: "We do not like to see this because it ruins people's faith in the integrity of the sport."

Ecclestone inquiry, page 2 Leading article, page 23 Schumacher's case, page 33 Tale of the tapes, page 34

scrapping the pound for the their firms.

Model Josie Borain: Calvin Klein's "Obsession Girl" and Earl Spencer's "good friend"

Hague risks **CBI** rift with attack on the euro

By Nicholas Wood and James Landale

WILLIAM HAGUE is planning to confront business leaders over their support for a single currency in a move that puts at risk the traditionally close ties between the Tories

and boardrooms. When the Conservative Party leader addresses the Confederation of British Industry's annual conference in Birmingham on Monday he will strongly defend his decision - now backed by the Shadow Cabinet - to rule out

next ten years. He will also rell CBI members that their enthusiasm for the euro threatens to damage

Mr Hague will say that jobs and profits are at risk from a one size fits all" interest-rate policy across Europe. As with the UK's disastrous brush with the exchange-rate mechanism, an interest rate set in Frankfurt could be too high for domestic conditions, provoking a slump, or too low,

triggering inflation.
Mr Hague hopes that his assault on the case for the euro debate on the pros and cons of scrapping the pound.

But it also risks widening the breach that has opened up between the CBI and the Conservative Party and pushing yet more business leaders into Tony Blair's arms. Adair Turner, director-gen-

eral of the CBI, has already warned of a ten-year rift with the Tories over the euro. The last time the Tories and businessmen were so far apart was in 1980, when then CBI director-general Sir Terence

Beckett promised a "bare knuckle fight" against Marga-ret Thatcher's monetarist eco-

nomic policies. In his speech, Mr Hague will also highlight the "eco-nomic" part of the European Union's scheme for economic and monetary union starting

He will daim that the stability pact - fines for countries that overspend after

Dixons chief calls for business vote

The chairman of the Dixons stores group is calling on the CBI to hold a referendum of its members in order to establish their attitude towards the single European currency.

Sir Stanley Kalms is furious over comments by the director-general, Adair Turner, that the CBI and the Tories could be at odds for ten

joining the euro powers over tax and spending are drawn towards Brussels. Pro-European Tory MPs will today launch a fresh attack on Mr Hague's opposi-

lan Taylor, the MP for Esher and Walton, who resigned last week from the Shadow Cabinet over the policy, will give a warning that the party cannot be disengaged from a decision that will have a huge impact on business regardless of whether Britain is in or out of the euro.

tion to a single currency.

Times continues to narrow gap

Average daily sales of The Times last month were 814,899, an increase of 31,300 (4 per cent) over October last year and the highest achieved by any national daily broad-

the world championship.

sparked disquiet in the gam-

of the Formula One Construc-

tors' Association, was alarmed

by the investigation. "This is

hard to believe," he said last

night.
Two tapes of radio trans-missions between pit crews and drivers at the European

Grand Prix at Jerez in Spain

last month reveal how team

officials at Williams and

McLaren, Britain's two lead-

ing Formula One construc-

tors, effectively orchestrated

through, and is understood to

have been threatened with the

sack if he refused. McLaren

then told the Scot to fend off a

across the line.

McLaren.

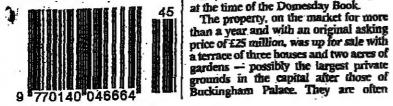
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At the full cover price, sales of The Times, at 723,881, were only 23,400 behind those of The Daily Telegraph, the narrowest gap between the two newspapers since the Second World War.

WEATHER

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Inquiry police quit over stress

By Dominic Kennedy and Stewart Tendler

TWO detectives under disciolinary investigation propsychiatric reports saying they were too stressed to work. They were allowed to leave Scotland Yard on full pension and now run a security consultancy.

An investigation by The Times has revealed that officers like former. Detective Sergeants Tom Bradley and Ian Martin can leave the force on psychiatric grounds and still claim pensions. Sickness pensions now take £300 million a year from the £6.7 billion bill for policing Eng-

land and Wales. Sir Paul Condon, the Metropolitan Police Commissioner, will be questioned over this when he gives evidence to the Commons Home Affairs Select Committee, which is examining police discipline. Mr Bradley, 46, and Mr Martin, 43, were suspended on full pay in autumn 1995

> By RACHEL KELLY PROPERTY CORRESPONDENT

LONDON's most expensive house was

sold yesterday for at least £20 million. The new owner is believed to be a junior

member of the Rausings, Britain's sec-

Aubrey House in Holland Park.

London WS, was named after Aubrey de

Vere who held the manor of Kensington

a terrace of three houses and two acres of

gardens — possibly the largest private grounds in the capital after those of

Buckingham Palace. They are often

at the time of the Domesday Book.

ond richest family.

under suspicion of "moonlighting" as bodyguards for Reg Grundy, the Australian television producer who created Neighbours.

Mr Bradley left the Yard last month and is entitled to an annual pension of up to £19.330. Mr Martin left in October last year and can draw a pension of up to E15,947, according to Police Federation calculations.

Because both men had left the service, the investigation was stopped. Nothing has been proved against them and they have denied any wrong-

This week Mr Bradley and Mr Martin featured in a newspaper profile in which they offered, among other services, a £250 deal for homebuyers to check whether they were buying into noisy neighbourhoods.

London's most expensive home is sold

Aubrey House over £20 million

mistaken for part of the adjoining

A spokesman for the Rausing family,

the Swedish-born businessmen who

made their money out of milk and fruit

juice cartons, refused to comment on the

purchase. The family are well known for

Holland Park

Earl's model cool on wedding talk

FROM SAM KILEY IN JOHANNESBURG

A FORMER South African model yesterday poured cold water on media speculation that her relationship with Earl Spencer could lead to marriage-after he divorces his

estranged wife Victoria. Josie Borain, 34, said that she and Lord Spencer, broth-er of the late Diana. Princess of Wales, were just good friends. Nobody is in a rush for that sort of thing," she said. Asked if she was "going out" with Lord Spencer, she chuck-led and refused to be drawn. "We see a lot of each other." she said. Speaking from Cape Town where she is fashion editor of Fair Lady, a magazine. Ms Borain, who has a one-year old son, was firm in

her desire to maintain her Lord Spencer, 33, who has an estate in Cape Town's luxury suburh of Constantia. has two children by his first Report, page 7 | marriage to Victoria Lock-

wood, who also lives in Cape Town. She is fighting a legal battle with her estranged husband, who inherited an estate estimated at £90 million: she wants to have their divorce heard in England where she hopes for a more sympathetic financial sentement. The countess also modelled before she married, and shares the androgynous beauty of Ms Borain who earned a million dollars as Calvin Klein's muse during the 1980s and was his "Obsession Girl"

Princess of Wales. "I didn't sit with the family of course, I sat

at the back," she said.

their distike of publicity. Gad and Hans Rausing, both in their 70s, have been tax

exiles from Sweden since 1962. They have

lived in Britain since the early 1980s and

can muster more than £4 billion between

Their family will now enjoy Aubrey House, set on the summit of Campden

Hill. They will have 21 bedrooms, nine

sitting rooms, eight kitchens, dining

rooms, drawing rooms, reception rooms.

The Grade Two listed building, in the

style of a Georgian country house, which

went for sale through the agents Knight

Frank, had been in the Alexander family

a library and a wine cellar...

in advertisements for the Speculation over Ms Borain came after she accompanied Lord Spencer to an official lunch with the Prince of Wales and President Mandela in Cape Town this week. She also accompanied him to the funeral of the late

Danny Baker,

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stockist please call 0171-493 6962.



She bites her lip furrows her brow and gazes intently at her lecturers'

Christy Turlington goes back to college, PAGE 15



candle holder is no better as an investment than a Blackpool Tower keyring'

The value of royal memorabilia, PAGE 11



'Kate Winslet nearly drowned twice when shooting the sinking sequences

The launch of the lates Titanic movie. PAGE 17

Lord Mayor of London reaches end of the road

Government plans to modernise

local democracy is bringing a wind of change to ancient City

institutions, reports Valerie Elliott

THE Lord Mayor and the City of London Corporation are to undergo the biggest shake-up in a century as part of the Government's plans to mod-ernise local democracy. The reforms for one of the country's most ceremonial institu-tions, which dates from the 12th century, have been prompted by the Government's plan to create a new elected mayor for London.
As the Lord Mayor, Richard

Nichols, takes part in today's Lord Mayor's Show through the City. The Times has learnt that ministers have approved a package of measures which will open up elections to the corporation, attract a younger membership, and allow the Square Mile to continue to have a separate Lord Mayor and authority.

Tony Blair is to praise the

corporation for agreeing the reforms but will tell them that the new elected mayor will be the main ligurehead for the capital. He is expected to discuss the position of two high-profile mayors for London in his speech at the Lord Mayor's Banquet on Monday. There is a fear among senior City figures that two mayors for London might

Thank God for that, you mean there really are two of them?

This Christmas why

not try some rabbit?

cause confusion, particularly

The Government has accepted that the Lord Mayor of the City should retain the specialist role of promoting Britain's financial services and preparing the ground for the eventual introduction of a single European currency. One of the most dramatic features of the modernisation programme is the opening up of elections to the office of alderman which provides the pool of people eligible to be Lord Mayor of the City.

It would force six-yearly

elections on the "job-for-life aldermen" and remove their veto over the suitability of new aldermen. It would also insist for the first time that all aldermen have a stake in a business or a property in the City and are not merely deemed a person "of good standing". Aldermen, all of whom are magistrates, are elected only once and can stay in the post until they are 70. Each year they select two sheriffs from their number to assist the Lord Mayor, and then become future candidates for Lord Mayor.

For the first time a corporate vote is also planned to allow banks, finance houses and other companies, including international firms, a vote in how the corporation is governed. The City of London Corporation is the richest and most influential local authority in Europe and provides 22 per cent of the country's gross domestic product. Some £600 million taxes from City business are paid to the Government

It also has significant regeneration of neighbouring London boroughs, protects the capital's Green Belt and controls Hampstead Heath and Epping Forest, and is the third country.

It also safeguards the viabil-



Children in Tudor school uniform rehearsing for today's Lord Mayor's show

financial centre and has its own police force. It pays for over the Thames, the capital's traffic lights. has set up various charitable trusts, and maintains the Greater London Records Office.

The Common Court of Council, which includes 130 councillors and 25 aldermen, is also to be slimmed down to create a 125-member authority. Councillors at present have to be elected annually but in future they will serve for four years in line with the other London boroughs.

Some Ministers believe that the City authority should be even smaller, and the Court of Common Council which in

cludes aldermen and ward councillors is to discuss the issue further. Most of the changes can be agreed and itself but legislation is needed to introduce the new franchise arraz VOIC.

Weekend, page i

Senna inquiry questions role of Ecclestone

By Kevin Eason, motoring editor

BERNIE ECCLESTONE. head of the Formula One Constructors' Association, is under investigation for his activities surrounding the death of three times world champion Ayrton Senna.

On a day of intense activity at the court in Imola, Italy, which is hearing manslaughter charges against six Formula One officials, the prosecution moved to drop charges against Frank Wil-liams, head of the Williams team for which Senna was driving, but drew the multimillionaire head of Formula

One into the inquiry.

Maurizio Passarini, for the prosecution, said that Mr Ecclestone and three television officials risked charges of per-jury in connection with video footage of the crash. Mr tone was being investigated for other possible charges, such as aiding and abetting. He also identified the director Alan Wollard,

television manager . Eddie Baker and camera-car technician Andrew James, all part of the broadcasting company su-pervised by FOCA.

Signor Passarini contends that footage from Senna's car supplied by FOCA is incomplete because it stops nine-tenths of a second before the crash. He said he does not believe the testimony of television officials who claimed the car camera was switched from Senna to Benetton driver Gerhard Berger by chance just before the crash.

The case against Patrick Head, Williams's technical di-rector, and Adrian Newey. designer, continues. The pros-ecution says that a badly modified steering column led to the crash in practice before the San Marino Grand Prix in 1994. Signor Passarini added: Newey and Head designed it badly and especially did not check how the plan was put into execution."

Sleaze did not cut vote, says Labour

BY SHIRLEY ENGLISH

LABOUR played down the low turn-out in the Paisley South by-election yesterday and denied that the dramatic

cut in its majority showed that sleaze had damaged its image in the west of Scotland. Total vota 23,415 Turnout 42.91% Douglas Alexander, 30, held the safe seat with a majority of 2,731, down by 10,000 since the general election. He blamed oter fatigue for the 43 per cent

in six months. cent in May to 44 per cent, an He said allegations of cor-

PARSLEY SOUTH

Labour amjority

John Deighan (ProLife Ali) 578; Frances Curran (Scottish Socialist Ali 308; Christopher Herriol (Socialist Labour) 153; Charles McLauchian (Scottish Independent Labour) 135; Kenneth Blar Blanual Lant 57

Il per cent swing from the Government to the Scottish Nationalist Party, which gained 32 per cent of the poll. Eileen McCartin, Liberal Democrat candidate, - increased her party's share from

Straw to transfer terrorists to Irish prisons

AND RICHARD FORD

THE Government is prepar ing to transfer eight prominent IRA terrorists from English prisons to jails in the Irish Republic. The move should boost Sinn Fein's leadership as it faces grow-ing revolt over its participa-tion in the Stormont talks. Jack Straw, the Home

Secretary, has approved in principle the transfer of five members of the so-called "Ateam" gang, jailed in July for a plot to bomb London's utilities. He has also approved the transfer within the next month of Patrick Hayes, jailed for 30 years in 1994 for a London bomb blitz, Vincent Wood, jailed for 17 years in 1995 for possessing Semtex as the IRA planned a attack on the Prime Minister, and Dennis Kinsella, sentenced to 25 years for the IRA attack on the Warrington gasworks.

Twelve long-serving activists from Sinn Fein's Co Louth stronghold have provided fresh evidence of the deepening rift within the republican movement by quitting the party. Their departure closely followed the resignations of several top IRA officials, including its quartermaster-general.

Ronnie Flanagan, Chief Constable of the RUC, called the developments "omi-nous". He believed that the rebels had gone public to test

The revolt follows a month of negligible progress at Stormont, and the Government hopes to galvanise the talks next week by introducing bilateral meetings. The Co Louth dissidents

walked out of a Sinn Fein meeting in Dundalk on Thursday night after a row over the leadership's adoption of the Mitchell principles. They said the principles, which include commitments to non-violence and total paramilitary disarmament, hobbled Sinn Rein's negotiators. "The leadership steamrollered the Mitchell principles through. I believe it was a case of blackmail," Rory Duggan,

one of the dissidents, said. David Trimble, the Ulster Unionist Party leader, claimed the resignations were "choreographed" to "increase the IRA's leverage on the Government and in effect to strengthen the bargaining power of Sinn Fein".

Conor Cruise O'Brien.



The new sculpture

Firm pays out over Diana CD

of the CD of the funeral of Diana, Princess of Wales, has settled a £6 million lawsuit over a copyright infringement. The religious publishers Oregon Catholic Press seed for damages over the use of Make Me a Channel of Your Peace. Yesterday a bust of the Princess by Tom Murphy was unveiled at Liverpool Women's Hospital. Souvenirs, page II

Reed recruited

Tony Blair has recruited Alec Reed, chairman of the Reed Executive employment agency, to investigate the impend-ing crisis in teacher numbers. Mr Reed will report back to Downing Street before Christmas.

Spy breaks cover

A spy-master is to abandon his undercover role to become a senior Whitchall civil servant. David Omand, 50, head of the GCHQ listening post at Cheltenham, is to become the permanent secre-tary at the Home Office.

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Cannabis plea

Drugs derived from canna-bis should be legalised for medicinal use, according to a report approved by the Brit-ish Medical Association. It gives evidence of how the drugs can control pain and ease psychiatric conditio

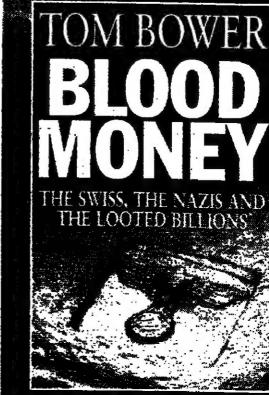
Submarine death

A Navy sailor was crushed to death after an accident on board a nuclear submarine Weapons Engineer Mechanic Alistair Ramsay, 38, had been working in the operations room in HMS Spartan, off the Scottish coast.

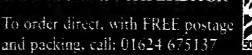
Poor Barnsley

Things are not looking bright for Barnsley. Its football team languishes at the foot of the Premiership, the pits have closed and now a European Union report has named the south Yorkshire town as Britain's poorest.

'It is no exaggeration to say that without Tom Bower the thousands upon thousands of people - people whose parents died in the Holocaust - would never get a penny from the Swiss' THE TIMES



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cuption in Renfrewshire Labour Party that emerged after the suicide of Gordon McMaster, former MP for Paisley South, had not dented his party's performance. Labour's vote fell from 57 per

turn-out, down from 68 per cent in May, after three polls when the property is the

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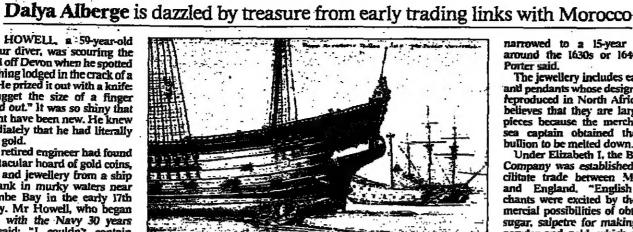


RON HOWELL a 59-year-old amateur diver, was scouring the seabed off Devon when he spotted something lodged in the crack of a rock. He prized it out with a knife: "A nugget the size of a finger popped out." It was so shiny that it might have been new. He knew immediately that he had literally

The retired engineer had found a spectacular hoard of gold coins, ingots and jewellery from a ship that sank in murky waters near Salcombe Bay in the early 17th century. Mr Howell, who began diving with the Navy 30 years ago, said: "I couldn't contain myself. Air was coming out, as I was breathing a lot from the excitement. I nearly drowned."

He signalled frantically to a fellow member of the South West Marine Archaeological Group.
"His eyes popped out," Mr Howell said. "There was a lot of stuff lodged in the rocks. It was a dream come true - the excitement of finding a time capsule, something not disturbed by man since it went down."

Over two years, a team of 13 divers from the group has gathered coins and jewellery dating from 1510 to 1636. At a depth of up to 21 yards, visibility was so poor that it sometimes did not extend beyond a few inches. The team's finds include shards of pottery. including Delftware and West Country examples, and even an



Curious diver struck

gold from 17th century

Merchant ship from the 1640s, about the time of the wreck

unappetising lump of congealed beans that had survived in a

The wreck itself has not been found. In an area where eastfacing cliffs were nerve-racking for passing crews, it seems to have been smashed to pieces by centuries of powerful tides.

Almost all the coins and jewellery - pieces of earrings, endants and bangles - are Moroccan, so it was clearly a ship that sailed between England and North Africa. But whether the vessel was English, Dutch or even a pirate ship is unclear. "Only future discoveries by the intreple Porter, of the British Museum,

yesterday. She hoped the museum could buy the collection.

Dr Porter, curator of the museum's Islamic coins, said: "This extraordinary find provides a tangible glimpse into a fascinating period of history. It tells us a lot about trade between Moroeco and England, a trade established by Elizabeth L" The site will require up to three years' excavation and may yield more

Although the hoard has not been valued, it is likely to be worth tens of thousands to the finders. The coins were struck by the Sa'did sharifs dynasty, who ruled for 100 years from the midnarrowed to a 15-year period around the 1630s or 1640s, Dr

The jewellery includes earrings reproduced in North Africa. She believes that they are largely in pieces because the merchant or sea captain obtained them as

bullion to be melted down. Under Elizabeth I, the Barbary Company was established to facilitate trade between Morocco and England, "English merchants were excited by the commercial possibilities of obtaining sugar, salpetre for making gunpowder and gold, which was in short supply in Europe," Dr Porter said. "Stories of Ahmad al-Mansur's 1591 conquest of goldrich Timbuktu and Gao in West Africa filtered out to the West and

increased the desire for trade." His kingdom was said to have a palace lined with gold and to have had 1,400 hammers continuously striking gold coins. "He also had excellent relations with Queen Elizabeth," she said.

The archaeological group was praised yesterday by Veronica Robbins, Receiver of the Wreck within the Coastguard Agency. She said that the group had demonstrated how amateur archaeologists could work with their professional counterparts.



The Islamic coins from Morocco, whose trade with Britain began under Elizabeth I

, Jailed peer's appeal will be test case for prison assaults

AN APPEAL by Lord Brocket, the disgraced peer jailed for five years over a £4.5 million insurance fraud, is to be used as a test case over whether sentences should be reduced

The 45-year-old, who was stabbed and violently assaulted in jail. was yesterday granted leave to appeal against the five-year sentence imposed on him for the fraud, which involved four classic

Italian sports cars.

The Court of Appeal said that, because of the importance of the issue, his case should be heard either by Lord Bingham of Comhill, the Lord Chief Justice, or Lord Justice Rose, the Vice-President of the Court of Appeal. If successful, the appeal may set a legal precedent about assaults in prison meriting a reduction in

Brocket was jailed at Luton Crown Court in February last year after admitting that he arranged to have four classic sports cars "stolen" in a bogus raid on the family home at Brocket Hall, a Georgian house with 5,000 acres of parkland, near Welwyn Garden City in Hertfordshire. He is currently in Ford open

prison at Arundel in West Sussex and is eligible for parole in August next year and automatic release in June

John Causer, his counsel. told Lord Justice Henry. Mr Justice Gage and Mr Justice Tucker that Brocket's involvement in the fraud had brought

about his "total personal and financial ruin, a fall of almost Faust-like proportions".

Land Justice Henry, giving leave for the appeal, saide it securis to the the question tance and we shall recommend it should be heard by the Lord Chief Justice or the Vice-President."

Last night a spokesman for the Prison Service declined to comment.

Brocker's difficulties in prison were linked to his decision to give evidence at a trial involving the alleged theft of his diary while he was being held in Wellingborough prison. It was alleged that another prisoner, a convicted burglar, had demanded £2,000 with

Brocket, who was moved



Brocket: was attacked

from Wellingborough to Littlehey jail in Huntingdon, gave evidence about the alleged blackmail and the prisoner was committed for trial. But while in Littlehey he was were also cut as he tried to shield his face during the

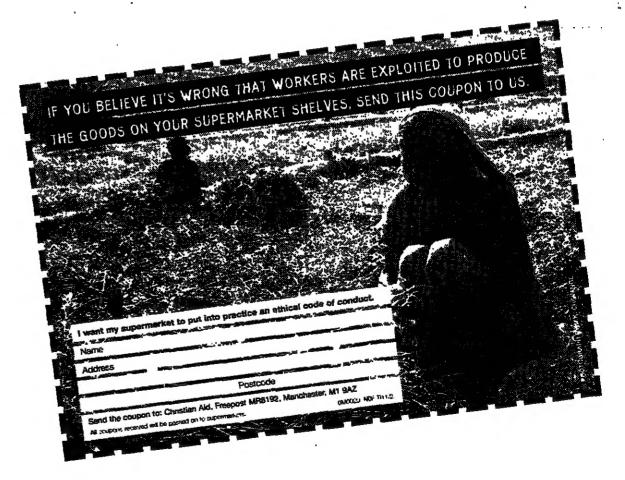
Richard Leathen, his solici-tor, said after the High Court hearing yesterday that Brocket decided not to give evidence against the alleged blackmail-er because of the danger and threats to his family.

He was subjected to a prolonged period of threats and abuse, culminating in the stabbing by a gang in the prison, Mr Leathen said. This country has no witness protection scheme for anyone who is in prison or for their family outside."

Lord Justice Henry said it had to be decided whether the sentence was "manifestly excessive" and out of line with jail terms for similar crimes and "it is arguable that this sentence might be too high".

He added that, at the time of the offence, Brocket, an Old Etonian, was in "serious fi-nancial difficulties" and arranged a bogus burglary of the four cars, which had been deliberately overvalued. He had borrowed heavily to transform Brocket Hall into a conference centre and golf course. But with the recession in the 1980s, he found himself and decided to resort to crime.

30p an hour. It's so wrong.



So write.

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Vigilantes' innocent victim tells how he feared for life

 THE innocent victim of a gang of vigilantes spoke last night of his continuing fear of recriminations as five men faced long

Jaspreet Johal, 18, who was stripped and tortured after the men accused him of a burglary he did not commit, said: "I feel worried, frightened and nervous for the long term about the fact that someone may come after me again. I thought I was going to be killed."

Mr Johal, a college student from Hayes, West London, was abducted, beaten with an iron bar and at one stage drenched in methylated spirits by one member of the gang while another flicked a cigarette lighter near his naked body. He had been wrongly accused by the men of burgling the home of Nedam

Bangay last December. Relatives of the burglary victim were said to have made their own inquiries into the

Student still haunted by fears after being stripped and tortured by

gang, reports Michael Horsnell break-in and decided to ab-duct Mr Johal as the culprit.

An Old Bailey jury sitting at Knightsbridge Crown Court heard that, in two separate attacks in parks near his home, he suffered numerous fractures to his right hand which have left it severely impaired. His ankle was also broken.

But he said the mental trauma was even greater. Despite moving house he remains frightened to go out and is receiving counselling ten months after the assault. "I have let my assailants be

dealt with by a proper judge and jury. I sincerely hope and pray no other person will ever have to suffer as I did." John Wilson, 33, from Hayes, was convicted of kidnapping and causing grievous bodily harm with intent; Sameet Gill, 22, from Hayes, was found guilty of assault occasioning actual bodily harm, and robbery. Baljinder Johal, 20, from Hayes, who is not related to the victim, was convicted of perverting the course of justice by providing Wilson with a false alibi.

They will be sentenced next month with Gurminder Bagha, 25, Rajesh Sandhu, 22, and Aslam Dhada, 21, all from Hayes, who variously admitted charges of kidnap, robbery, causing actual bodily harm, and possessing an imitation firearm. Two other men

THE DARK SIDE OF CAMELOT



Much has been rumoured about President John Kennedy's secret life.

Now read the truth

about his links with

the mafia Pulitzer prize-winning journalist Seymour Hersh tells the real story of America's most famous president. In News Review

temorrow

Boateng defends parents' right to smack children

BY RICHARD FORD, HOME CORRESPONDENT

THE Government is to clarify the law on the right of parents to smack their children after a European ruling yesterday that a severe caning given to a boy had breached his human

Paul Boateng, the Health Minister, said the Govern-ment had no intention of banning parents from smacking children who misbehaved, in the wake of the ruling from the European Court of Hu-

He said that the ruling had nothing to do with parents who exerted discipline. "We respect that right. The overwhelming majority of parents know the difference between smacking and beating," he

Mr Boateng said that the Government would act to protect children from "cruel, inexcusable" punishments while maintaining parents' right to smack their offspring.

"We will clarify the law to reflect today's report, bringing better protection for children without getting in the way of normal family life," he said. A consultation paper is to be

But children's lawyers said that the Government's promise to clarify the law could result in the "right to smack" becoming enshrined in law. The Strasbourg-based com-

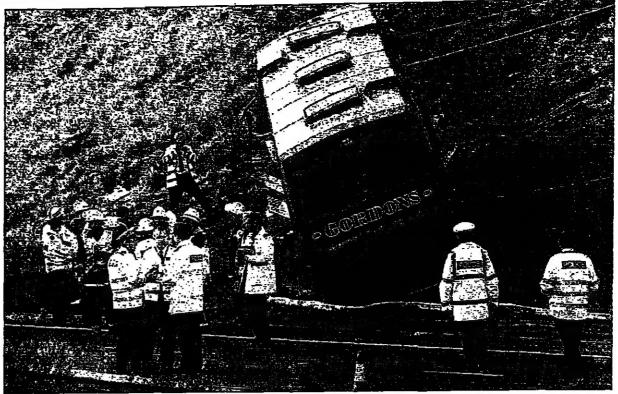
mission has referred the case of the unidentified 12-year-old boy, who was caned by his stepfather, to the European Court of Human Rights for a full hearing next year. In the non-binding interim opinion. the commission said that his rights had been breached cause the British courts had failed to protect him from "inhuman or degrading treatment or punishment".

The stepfather was cleared by a jury in 1994 of causing actual bodily harm after

mounting the common-law defence of "lawful correction" "reasonable chastisement". The commission said the availability of this defence to parents seriously weakened the protection the law gave to children. But it also said that this did not mean all forms of physical rebuke, however mild" by parents of their

children should be outlawed. A lawyer specialising in child law said that ministers would have to change the law to define what forms of physical punishment parents could administer. "They would have to be much more specific about what they say you can do or not do," the lawyer said.

The National Children's Bureau, which opposes smack-ing, condemned Mr Boateng's "endorsement" of the practice and called for a ban on corporal punishment: "Physically punishing children is not



The coach came to rest on an embankment after crossing both carriageways of the motorway

14 injured as school coach crashes on M1

TWELVE children, their teacher and bus driver on a school trip to France were hurt yesterday when their coach crashed into a lorry on the M1. All the children, part of a group of 44, were wearing seatbelts and were "walking wounded" (Kathryn Knight writes). The

coach carrying the children, nine and ten-year-olds from the Kilburn junior school, near Beiper, Derbyshire, crashed through the central reserva-tion near junction 23. It careered across the next carriageway before coming to

Gillian Richardson, whose daughter Nicole, 10, was on board, said she was just glad the youngsters had been wearing seathelts. Otherwise it would have been a real tragedy, she said. One lane of the M1 in each direction was

Judge backs teachers over expelled boy

By David Charter, education correspondent

the right to ignore independent appeals that reinstate expelled pupils when a judge refused to send an unruly boy

back to school.

In a landmark ruling in the High Court, Mr Justice Ognall rejected an attempt by 14-year-old Graham Cram to return to normal lessons at Hebburn Comprehensive School in South Tyneside,

Graham was reinstated by a local appeal panel after being expelled for hitting a geography teacher. But he was un-able to return because teachers vowed to strike rather than have him back and he has been off sick since January.

The Education Act 1986 states that the decision of an independent appeal panel in an expulsion case should be binding on the school. Mr Justice Ognall said yesterday that despite the "strict legal merits" of the family's case, he would not force the school to

take the boy back. He ignored warnings that his decision would "drive a coach and horses" through education law and accepted that the risk of disruption by the National Association of Schoolmasters and Union of Women

Jonathan Cohen, QC, for the family, had argued that the judge would "drive a coach and horses through the statu-tory framework for education"

by rejecting the family's case. He said it would enable anyone in the field of education, even school caretakers, to ban pupils they did not want back, even though reinstatement was ordered on appeal. He said the family were considering taking the case to the Court of Appeal.

But Mr Justice Ognall said it seemed "a manifest impossibility" that the NASUWI teachers would accept Graham back. "No judge is going to issue an order ... which is going to be incapable of compliance or possibly extremely

disruptive," he said. The school governors yesterday estimated their costs at more than £30,000, or the price of a teacher for a year. Madeline Watson, the head teacher, said she was very pleased the judge took into account the interests of the school's 800 other pupils. "An orderly environment is essential so that teachers can teach and pupils can learn in safety and without disruption."



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Judge back teachers ow expelled by

Crash victim wins £950,000 for helpless

Brain-damaged accountant could not stop pestering

women after accident, reports Damian Whitworth

AN accountant who suffered brain damage that left him unable to stop proposing to women he had scarcely met won almost £1 million dam-

ages yesterday. After hitting his head in a motorcycle accident he joined Mensa, but also lost his inhibitions and became a pest, the High Court was told. Peter Lawrence, 39, said his problems were, "short-term memo-

lems were, "snort-term memo-ry, concentration and women. Or to put it another way — women, women and women." Mr Lawrence, of Dorches-ter, Dorset, suffered a severe head injury in an accident in 1991 when he was knocked off his motorcycle on the A322 bypass in Surrey.

bypass in Surrey.

His intelligence was not only undamaged, but possibly enhanced. But he had been left with impaired memory and a change of personality caused by damage to those parts of the brain governing behav-

iour, emotion and control. Mr Lawrence, who was divorced from his wife Julie in 1992, tended to ask women to marry him and bear his children at, or even before, a first meeting. He met many of them through dating agencies and ran up a £516 telephone bill responding to lonely

hearts advertisements. On dates he could not stop himself making "immediate and impulsive" sexual advances and was desperate to marry and have more children before he was 40. He has a daughter, Sophie. Relation-ships tended to collapse because he was too pushy.

The court heard that since his accident Mr Lawrence had dismissed from his last post, in June 1994, after he was

accused of sexual harassment.

The judge, Mr Justice
May, said that Mr Lawrence, who is now a patient with his affairs administered by the Court of Protection, was unable to run his life. He failed to remember things or complete tasks and had a lack of insight into the effect of his behaviour on others. He had grandiose plans and an occasionally violent temper. His extrava-gance showed itself in 1992donated about

£15,000 to the Church of tant psychiatrist who Scientology. His solicitor managed to recover £5,000.

The award of £950,000 included a sum of £380,230 to reflect future loss of earnings and £168,290 for future care costs. The damages, with costs, were awarded against the insurers of Gerald Osborn, of Crowthorne, Berkshire, the motorist, who admitted negligence for the purposes of the civil action.

One woman who met Mr asked her to marry him during their first telephone call and was sexually an "overforceful pest" who would not take no for an answer. She said that he had forced her to take her clothes. off. He treated her children wonderfully, but was like a child when it came to money. Their relationship had finished several

Peter Lawrence lost

all his inhibitions

him at a badminton club

where he was offensive to

Another woman, a single

parent he had met through an

agency in February, said he

asked her to marry him two or

three days after they met. He

bought her expensive pres-ents, but she was frightened of

his temper and asked him to

leave as she could not cope

Cosmo Hallström, a consul-

with his behaviour.

damages, the judge said that witnesses described Mr Lawrence before his accident as an easy-going sharp-witted "lov-able fool" who never made inappropriate comments. Afterwards, his wife, who has now moved to Canada, found him aggressive and occasionally violent. times, although she still met

His job with Barons of Farnborough, BMW agents. ended in May 1991. He now attended a computer course and was himself, the judge said, like "a computer with a number of faults". He had become a member of Mensa, as his numeracy appeared to have improved since the accident, and had passed his advanced driving test. He attended the support group, Headway, and spent much time writing letters to women

— he had written 30 during the weekend before he gave

specialises in compensation

cases, said last night that he

believed Mr. Lawrence had

damaged his frontal lobes in

the accident, affecting areas of

the brain that deal with drive,

mood and social awareness.

"He basically gave himself a lobotomy. The brain is like a

blanemange and on impact it swivels and fibres are torn."

When this happens a victim

can be aware of what he is

doing but unable to control an

impulse when it hits him. "He

Assessing the amount of

becomes childish."

A female Headway worker gave evidence that Mr Lawwas unemployable because of his disorganisation and the suggestive, smutty remarks he could not stop

himself making to women. The judge said that the problems were caused by his injuries. "In so far as Peter's present problems of disinhibition and temper are exacerbations of characteristics that he had before the accident, the essential difference is that before the accident they were under control and were not significant personal and social impediments, whereas now they are."

He said that Mr Lawrence could not do any work that involved contact with women.



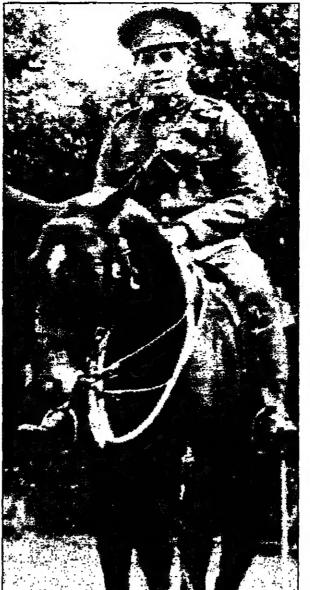
A LORRY driver found guilty of causing the deaths of five motorists was vesterday confined to a mental hospital by a judge, who described him as

when he was transporting a road in Cornwall two years ago. The digger's arm swung out and the bucket tore the roofs off several cars. The

before the accident near Newquay. Last month two com-panies, including Wade's em-ployers, were ordered to pay a total of £500,000 for failing to

follow safety guidelines. Judge Graham Cottle said: "To send you to prison would not be a just outcome to this terrible tragedy. Your essential decency means your sen-tence is that you will be haunted by the memory of these events."





Albert "Smiler" Marshall on horseback during the First World War. Only 16 cavalrymen survive

Cut and thrust of the Great War recalled

ONE of only 16 surviving cavalrymen from the First World War recalled yesterday on the eve of Remembrance Sunday the moment when he charged the Ger-mans on horseback with his

Private, later Sergeant, Albert "Smiler" Marshall, 100 years old, is the only survivor of the former Essex Yeomanry, which after the war merged into the Royal Horse Artillery.

Private Marshall served as an officer's groom during much of the First World War. At Cambrai in Belgium in 1917 he was with his squadron when they came across about 100 German soldiers on reconnaissance. They were surprised to see us and scattered but we

charged them on horseback across an open field. We drew our swords and simply cut them down. It was cut and thrust at the gallop, they never stood a chance." The cavalry's role, he said

from his home in Ashtead in Surrey, was to break through the enemy lines and to hold the position until the infantry arrived. "Some-times we had to hold the line for two days or more, dug into our holes and fighting off the enemy." he said.

landed close by and he was buried up to his waist in thick mud. unable to move. He attracted the attention of

Marshall: wielded his

a search party by singing the hymn Nearer My God to Thee. Two of his comrades were also buried in the mud but did not survive. "That was their grave, we never had time to dig them out," he

On another occasion Private Marshall witnessed German troops being repelled by the Bengal Lancers."They didn't hang about, they never bothered with saddles, they just jumped on and galloped off. It was the only time I saw a lance used. They were born horsemen, magnificent, thousands of

yet in their element. Terrible thing, the lance," he said. In one attack he was hit in the hand and was sent back to England. He was later attached to the newly created Machinegun Corps but when the war was over he helped to bring back all the surviving horses from the

cavalry regiments across Belgium and France. He joined up in 1915. On being asked his age he replied: "Seventeen, sir." The recruiting sergeant replied: That's too young, go outside, take a walk round

and give it some thought." He returned a few minutes later and when the Essex Yeomanry sergeant asked for his age, he replied: "Just 18 sir." Within weeks he was in France as groom to a cavalry captain.

On Armistice Day, 1918, he and his unit found themselves in a factory where they celebrated. In the afternoon they moved off. They had gone no more than a hundred yards when the factory. which had been booby trapped, was destroyed by an explosion. That would have been bloody ironic, being blown up on Armistice Day.

> Conor Cruise O'Brien, page 22 Leading article, page 23 Remembrance Day Weekend, page 2 Battlefields Weekend, page 25

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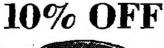
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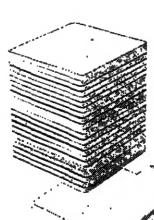


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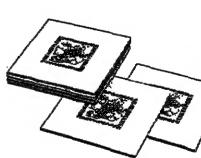




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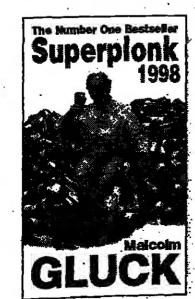
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OUT NOW

A MEMBER OF THE HODDER HEADLINE GROUP

"essentially decent".

Mark Wade, 31, became severely depressed after the accident, which happened digger along a narrow country

victims died instantly. Truro Crown Court was told that Wade, 31, had never received any safety training and had worked a 15-hour day I'm sitting on the M1 behind a big truck thinking of you.

Let me rephrase that.

for the mobile phone network with the best motorway coverage,
the word is

Pension scandal of suspended police

Many internal inquiries are halted without proof of wrongdoing when - accused officers retire from force on ground of ill-health, write Dominic

Kennedy and Stewart Tendler

POLICE officers ran bodyguarding or chauffeuring serrices in work time, a Labour MP alleged before a Comons committee this week. Tom Bradley, a detective sergeant based at Beigravia, and other officers allegedly used police vehicles.

2 A Times investigation has shown how such officers can leave the force on psychiatric grounds while under suspension and still claim pensions. Sir Paul Condon, the Metropolitan Police Commissioner. concerned at the rising police pensions bill.

Chris Mullin, chairman of the Home Affairs Select Committee told the hearing that there was clear evidence. including photographs.

Mr Bradley went sick immediately on being confronted with the charges, the MP said. He was so ill he could not attend any disciplinary hearings or give a statement to the Metropolitan Police However. Mr Mullin claimed that Mr Bradley's illness did not prevent him attending col-

agues' leaving parties. One of the allegations against Mr Bradley was that he and other officers had been providing a security service or Reg Grundy, the Austratian television producer. Mr Grundy, who launched Kylie

Minogue in Neighbours, is understood to have been un-aware that the bodyguards were serving policemen. Mr Bradley was accused of engaging in discreditable conduct by "moonlighting", breaching a tered business interest, and

committing a falsehood.

It was the second time he had faced disciplinary allegations. He was suspended during a corruption investigation. in 1993 after a BBC television inquiry. He was reinstated as a police officer in November 1994 and it was 12 months later that he was under sus-

Mr Bradley left the force early on health grounds. Because he had left the service. the investigation was halted. Nothing has ever been proved against him and he has always denied any wrongdoing.

Mr Bradley now runs Churchill Security Consultants & Investigators in Sevenoaks. Kent. His former colleague. lan Martin, a detective sergeant with the South-East Regional Crime Squad, is now working with him again. He had also been suspended on full pay as part of the same inquiry and had left the force

on health grounds in 1996. He and Mr Bradley became directors of the newly formed company on September 19 this: year. Eight days after Mr Bradley's resignation a business profile in the Sevenoaks Chronicle highlighted the two men's combined 52 years' service in the flying, anti-terrorist. and regional crime squads, as well as the national criminal Intelligence service.

They were this week feanured in The Daily Telegraph's property section, profiling a E250 deal for homebuyers to check whether possible purchases were in noisy neighbourhoods. The former detectives also offer to eliminate drugs from night clubs, yet staff, and to provide





Tom Bradley and Ian Martin who are working together again in Kent

by The Times about the cir-

cumstances under which he

When Mr Martin.

back to what you know.

something to aim at."

Forces frustrated by size of retirement bill

BY STEWART TENDLER CRIME CORRESPONDENT

That is the sort of thing we are up against You get a doctor saying that, if we

the mounting frustration among senior ranks within ancient, creaking disciplin-

soon the only thing corrupt cal evidence. However, it officers in his force seed to said it was difficult for a lay fear is leaving on an ill-

health pension.
In 1991-92, eight London
officers under investigation. By 1996 97, the figure had deen to 23 Since 1991, a total of 168 officers have left the police while suspended or moder investigation, insons. The Police Complaints

Water have officers leaving on III health, but the figures. are in total less than double police is that cases are left

unsolved and the pensions bill which is already huge, will grow even larger in 199243, the Metropolitan Police paid out \$108 million pensions, but by 1906-97 in prasions, but by 1996-97 its bill was £173 million. Figures released earlier this

MPs that it is trying to get

There's a Great Deal going on

medical experts and called for extra medical back-up to assess decisions.

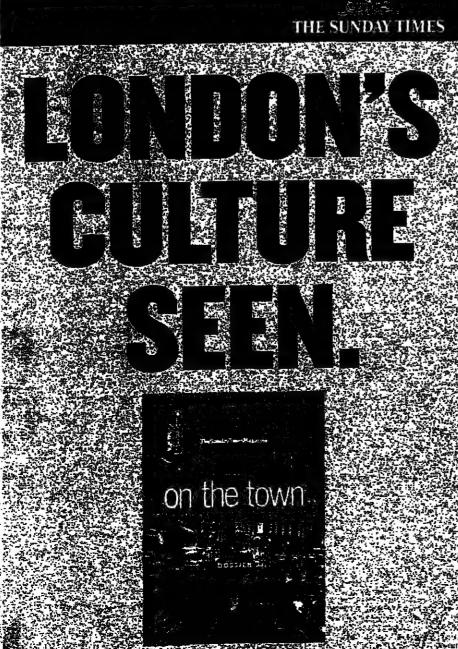
The regulations allow forces to call back officers who take an ill-health pension, re-examine them and offer them their jobs back. If they fail to accept the offer, their pensions are frozen until they are 60. Fest forces have tried to do this.

The police pension system was established in 1919. It has no invested fund and relies on payments by serving officers who each con-nribate II per cent of their income. The gap between contributions and demands

on the pensions is met from forces' budgets. An officer is digible for a full pension after 30 years' a worth two thirds of his final salary. The regulations allow an officer to receive an immediate indexeash if he leaves on illealth grounds because he is no longer fit to be a police



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INCLUDING IS MINS OF FREE CALL

Room for speculation

Roger Boyes reports on the timeless lure of a honey-coloured enigma

Amber Room dubbed the eighth wonder of the world, is the Ark: a beautiful enigma that has fired the passion of adventurers, intelligence agencies. art historians and looters.

ES SATURDAY NOVEMBERS

In 1945 among the smoul-dering ruins of a Königsberg battered by Allied bombs, the Amber Room — an exquisite 18th-century chamber almost entirely constructed from the precious honey-coloured Bal-

tic gems — disappeared.

Now tantalising pieces from the room are edging on to the black and grey markets of the art world: a marble mosaic has been discovered, as has a scratched commode. The hounds have picked up the scent; the hunt is on again. Divers are trawling the

wrecks littering the bottom of the Baltic close to the old submarine pens of the War-saw Pact. Other explorers are using high-technology metal detectors to search under rubble in Königsberg, which was renamed Kaliningrad when it fell to the Russians. There are searches under way in eastern Germany, near Weimar. where the treasure may have

And there is a paper chasethrough the files of both the Stasi, and the KGB - trying to reconstruct the movement of a treasure, now valued at £100 million, in the chaos of the dying days of the Second World War.

These strands have been brought together in a docu-- Art House: In Search of the Amber Room'to be screened by Channel 4 at 9pm tomorrow. The reporter Anthony Wilson enters into the spirit of this great cultural whodunnit but does not in the end give his own verdict on the ultimate fate of the dismantled chamber. But through Clemens Toussaint, the art historian, he captures the current mood, the sense that at least part of the Amber Room



The Russian imperial palace at Tsarskoe Selo

bombardments of the war? Art

witness, Liesel Amm, who

"led me down the stairs and

into the cellar. In the crypt, I saw material which looked

The most intriguing expla-

nation is that the Amber

Room, probably in separate

loads, was transported

through the artillery fire to-wards Weimar. The Gauleiter

governor) of Königsberg was

Erich Koch, who arranged

that his own looted treasures

were taken back to his home

Treasure-hunters are bet-

ting that at least some of the

amber went with it. On his

death-bed. Koch is reputed to

have said: "Find my treasures

and you find the amber." In

town of Weimar.

very similar to honey."

M Toussaint says: "If a little fragment appears on the mar-ket there is often the possibility that the entire thing is waiting to emerge. The generation that committed the thefts is going to die and the heirs are trying to check the market. Now is exactly the time that all these lost treasures of the Second World War reappear."

The Amber Room was built

in 1711 for Frederick 1 of Prussia. Five years later it was dismantled and shipped in crates to the new Russian capital of St Petersburg as a present to the city's creator, Peter the Great.

t was later reassembled in the Russian imperial summer palace at Tsarskoe Selo, outside the city. It was the greatest and most ambitious work of art created in amber, six tons of high-quality finely cut stones backed by gold leaf filled the room with an unusual light. When the German Army moved towards the city, then Leningrad, in 1941, it occupied the palace and stripped it. Amber was levered out of the walls and packed into 28 crates which were taken in a heavily guarded train to Königsberg in eastern Prussia. At the time

until early 1945.

the coastal city seemed like a

safe haven for ransacked trea-

sure, well behind the front

line. Records show that the

amber was kept in the castle

took this theory seriously and, enthused with the idea of impressing Moscow, thoroughly searched the area. Files from the GRU, Soviet military intelligence, seem to suggest that the amber might have ended in the Jonas Valley in Thuringia, close to Weimar.

The Nazis had started to build an underground com-plex there in 1944, apparently to house a new headquarters for Hitler. The SS murdered the slave labourers used for the construction and blew up the entrance to the shafts in the spring of 1945. Could the amber crates be there?

The discovery of a marble mosaic panel last May - now firmly identified as part of the claims that the room was destroyed during the night of August 30, 1944, smashed by Amber Room - was a turning bombs and eaten up by flames. The curator, she said, point. It gives no indication of the final resting place of the amber (the mosaic was apparently stolen by a German soldier before leaving the Tsar's palace) but it shows that there is more, much more to be

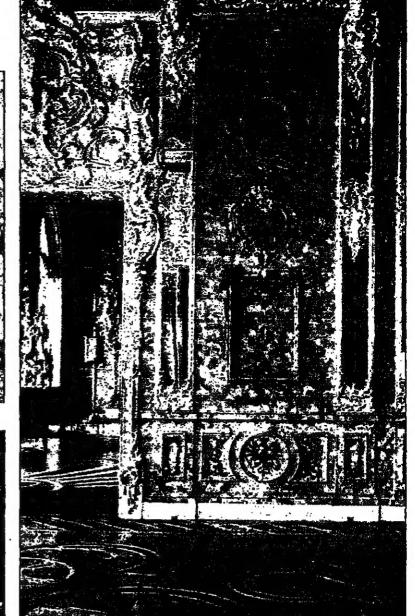
Back at Tsarskoe Selo, in the absence of the real thing, the Russians are trying to recon-struct the Amber Room. The work, supervised by the art historian Boris Igdalov. is difficult, painstaking labour. The restorers have to refer to black and white photographs and are searching hard for the

right quality of amber.

The restoration will not be finished until 2003, by which time the fate of the original







Part of the Amber Room in the 1930s, left, and the painstaking reconstruction supervised by a historian

Communist crowds reject Yeltsin plea

PRESIDENT YELTSIN used ing the greatest concern of the ne 80th anniversary of the Bolsbevik Revolution yesterday to urge Communists and their opponents to put de-cades of bloody differences behind them.

As hundreds of thousands of nostalgic Communists, ranging from impoverished pensioners to disgruntled army officers, took part in marches across Russia, he asked the nation to reflect on the achievements of the Soviet era and the terrible suffering it caused. "We can at last do away with divisions of the Russians into 'us' and 'them'." said Mr Yeltsin, who also announced plans to build a monument dedicated to all those who died in the civil war

riggered by the revolution.

The time has passed when we were a superpower with people living in misery, trailblazers in space but driving along bumpy roads on Earth. The time has come when man and his daily life are becom-

Despite his conciliatory tone, the mood on the streets of Moscow, St Petersburg and other cities was defiant. In the capital, several thousand people, mainly elderly men through the city centre waving red flags. Germadi Zyu-ganov, the Communist Party leader, vowed that Communist forces would one day

"oust the ruling clique". The Communists were no the only voices heard. In Moscow, descendants of

In St Petersburg, anti-Communists held a rally. One protester demanded that Communist leaders buried in Red Square be removed to make way for the millions of

both sides, the majority of Russians seemed prepared to put the past behind them.





Free Line Rental



Tides of plastic threaten huge gannet colony

By Simon de Bruxelles

A CARPET of discarded plastic waste is threatening one of Britain's most important colonies of seabirds. The island of Grassholm, a 22-acre dome of basalt eight miles off the Pembrokeshire coast, is home to 33,000 breeding pairs of gannets, the third largest

colony in the world. But each year hundreds of chicks die from starvation. trapped in skeins of polypropylene fishing net and other refuse scavenged from the sea by parent birds for nesting

A gannet being disentangled from plastic netting

Most of the year. Grassholm is left to the birds, and Ian Bullock, the island's RSPB

warden, makes only essential visits. Yesterday he returned from the annual task of disentangling dead and dying young birds - all unable to leave their nests for the annual

He said: "It is one of the most remote and wild nature reserves in the British Isles, yet it looks like a municipal in multicoloured pieces of plastic rubbish compacted into the birds' guano to make nesting platforms. We vere able to free many birds but for most it was too late." Until recently the gannets used seaweed to build the

> thing you can imagine. The irony is that these birds are cleaning up the seas and dying horrible deaths as a result. If young children or animals were choking to death on rubbish left in the streets. there would be a national outcry. But because few people see what is happening, they carry on chucking this stuff overboard."

nests to which they return

each year. But not only is

plastic waste easier to find,

being more colourful, but

there is now more of it floating

of the Irish Sea and on the edge of a fishing area known

as the Celtic Box. Boats from

half a dozen countries plunder

the rich waters and many are

careless about what they do

two thirds of the rubbish

comes from fishing boats.

There are bits of drift net, the

ends of ropes that have frayed

and been cut off, the plastic

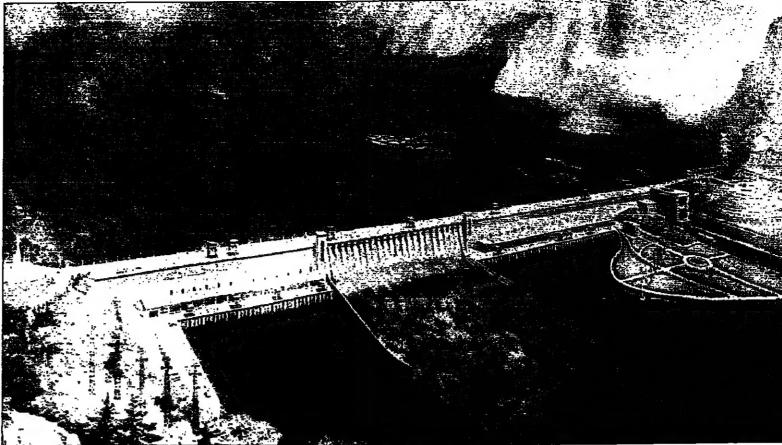
used to hold cans of beer together - just about every-

Mr Bullock said: "About

with their waste.

Grassholm lies at the mouth

Mr Bullock said: "It would be impossible for us to remove the plastic without breaking up the nests. There is only one real solution. That is for people to stop throwing rub-bish into the sea."



An artist's view of the Three Gorges Dam on the Yangtze, scheduled for completion in 2009. But the environmental cost worries experts

Dam threatens last of rare dolphins

CHINESE maturalists said vesterday that completion of the Yangtze River damming today at the site of the Three Gorges project threatens the existence of endangered animals, fish, birds and plants. Beijing, they said, had given the "lowest priority" to envi-ronmental issues in pushing ahead with the vast scheme.

Among the river species most affected will be the Baiji (white fin) dolphin, the Yang-

As the last boulder drops into place, fears are growing for wildlife at Three Gorges dam, James Pringle writes

sturgeon. Environmentalists are worried about the scale of the Three Gorges dam. "The time for such Stalinist megaprojects is surely past," said one conservationist. "We hope this will be the last."

مركذا من رلامل

Efforts to save endangered species had been "seriously inadequate", said Alex Yau

Shuk-kau, senior conservation officer of the World Wide fund for Nature in Hong Kong. "It is really going to be a great loss, and it will affect whole of central China."

Other Chinese conservationists called the threat to wildlife resulting from the dam and the evacuation of 1.2 million people as a "poten-

> The final boulder is to be dropped into place to-day on the 578ft-high dam, which China says is the world's biggest hydroelec-tric project. It will be completed in 2009.President Jiang Zemin and Li Peng, the Prime Minister, are expected to attend.

Threatened birds included the Siberian crane and Saunder's Gull, a rare and small species that feeds on

Speaking by telephone from Hong Kong, Ms Shukkau said that the water level of the huge freshwater Dongting

water in the lakes, and fewer fish," she said. "This will affect the livelihood of fishermen, and make food scarcer wading birds that feed there now." She said the effects of the dam would spread all the way down to Shanghai, near the mouth of

6 Environmental considerations have come at the bottom of the Government's

> priorities in damming the Yangtze 9

the Yangtze. There would be less sediment in the river, as it built up in the huge 400-mile reservoir behind the dam, and this could lead to further saltwater intrusion into fields in the delta. "Environmental considerations have come at

a species unique to the Yang-tze, still alive. There were 6.000 in the 1950s. While a small reserve had been set aside for the dolphins upstream from Wuhan, only one — a 12 year old, female — is believed to be there. Conservationists say that the Baiji dolphin, which appeared 25 million years ago, lives now only in the heavily polluted middle and lower reaches o the Yangize

Even less is known about Yangtze alligator, though there may be 300 of them downriver. But Ms Sbuk-kau believe they will also be affected by the change in habitat. The Chinese sturgeon is also under threat, she savs. The threatened vegeta-

tion includes rare pine trees, ginkgos, legumes and species of grass. Already, botanists are on the

peaks above the Three Gorges trying to find rare wild medicinal herbs. Most environmentalists agree that China needs more power sources to develop, but are concerned by the scale of the dam. They are using a kind

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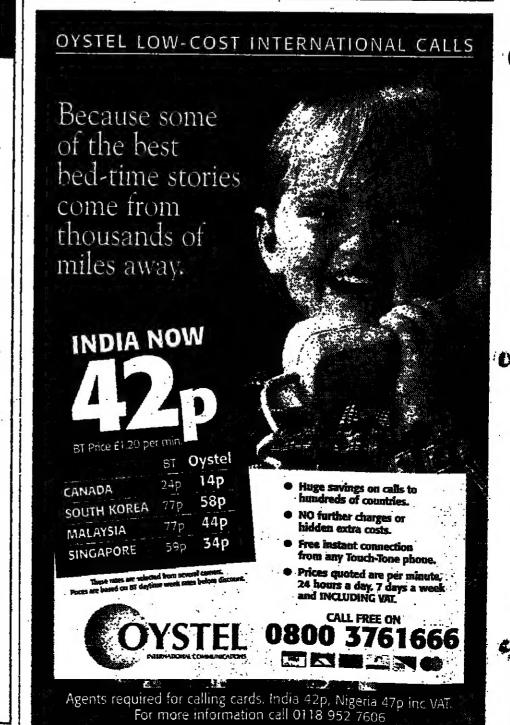
AN ATTEMPT to save the wild hamster from extinction in The Netherlands has been launched by the Dutch Government after studies showed the population to be less than

100. The species, the size of guinea-pigs and said to be quite ferocious", was once common on farmland in the Limburg area.

But a spokesman for the Dutch government organisation for agricultural research said yesterday: "It is clear that the distribution, range and the

number of [hamster] burrows are declining rapidly." A rescue plan, involving several groups, is studying the causes of the decline. It is thought that their habitat has been disturbed by intensive agriculture, modern farming

management and road and



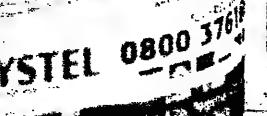
Makl aroy min

rare dolphin

burrowed tin

w Pringle water





Making a royal mint

Peter Foster on which mementoes

of the monarchy fetch high prices

THE latest royal souvenir - in Swindon, Wiltshire, held a the official Diana candleholder launched this week — might make a tasteful addition to the mantelpiece, but experts predict it has about as much longterm investment value as a

Blackpool Tower key-ring.

The crystal candleholder, in 1977 is worth £20 or £30, inscribed "Diana, Princess of Wales, 1961-1997 — Englands Collectors fare little better with special editions of newswill be licensed by the trustees of the Princess's memorial fund in the coming months. More crystalware and a range of soft toys will follow. Diana

memorabilia is in keeping with a long offs. Ever since Charles 11 launched the first coronation mug in 1660, the Royal Family has measured out its histcenturies, royal weddings, corona-

tions and anniversaries have spawned endless lines of commemorative knick-knicks. Marketing people and street-sellers have always found ways of capitalising on

national celebrations: jigsaws, biscuit tins, mugs, plates, trays, matchboxes, beer botties, gin flasks, aprons, hand-kerchiefs and inkwells are just a few of the items that have carried the royal imprimatur. with or without the approval

royal sale last year, estimates that a souvenir plate bought in 1897 for Queen Victoria's diamond jubilee would, even in pristine condition, fetch £50-£80 at auction today. A plate from the Queen's silver jubilee

papers to mark royal or historical events. Mr Winter estimates that a copy of The Times reporting Victoria's diamond jubilee would be worth only £20. "News-

papers, plates and mugs will never make much money because everyone keeps them," he said "A coronation mug from 1953 will not be worth much more than £5-£10 because there will of them. It's supply and demand.

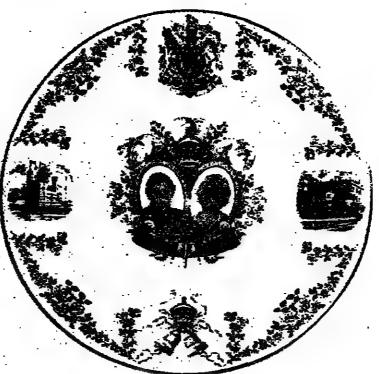
Canny speculators in secondhand royal tat must look for something out of the ordinary, according to John Sandon, director of the porcelain department at Phillips auctioneers and a regular on the BBC's Antiques Road-

"Silly things are often worth much more than standard sonal embroidered monogram, used to come up for sale However, for anyone hoping to provide for their grand-children by squirrelling away royal memorabilia in the attic, the news is not good. Dominic Winter, whose auction house also keenly collected, particu-



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the mould of the Charles and

Diana spitting image puppets might be worth £50, more

than three times their original

Buyers should choose care-

fully the moment to sell. Last

year, when the Prince and Princess were going through their divorce, a piece of their wedding cake fetched almost

£700 at auction, more than

three times the estimate. John

larly given the irony that she didn't much approve of strong drink. Something like that could make up to £500."

Finding something unusual

is the key to making a wise

investment, even for modern

pieces. A standard mug bought to commemorate the

wedding of the Prince and Princess of Wales in 1981 is

worth only a few pounds

today, but a pair of egg cups in



A Royal Doulton figurine for the Queen Mother's 90th birthday, a Caverswall plate commemorating the

Wales's marriage, left; and an Allen Huabes canted Sandon's advice is that, in the longer term, more expensive

items will pay better dividends in the auction room: There is no harm keeping mugs and newspaper. They make great souvenirs, even though they may not ever be very valuable."

The industry in royal commemorative wares is worth hundreds of millions to the china houses and souvenir

salesmen. The wedding of the Prince and Princess is estimated to have generated £800 million, but it is the manufacturers who make fortunes.

More expensive objects, such as a £250 china figurine of Queen Elizabeth the Queen Mother, one of 2,500 made by Royal Doulton for her 90th birthday, are in the long term likely to be worth more than

Limited editions do not

guarantee higher values, A Charles and Diana marriage plate by Caverswall is still worth only £30 or £40, little more than it originally cost. The volume of material produced for occasions such as the Queen's Coronation in 1953 makes even good quality

cheaper, mass-produced goods such as the £29.95
Diana candleholder. | Items difficult to sell. An American china square canted plate painted by Allen Huabes is estimated to be worth only

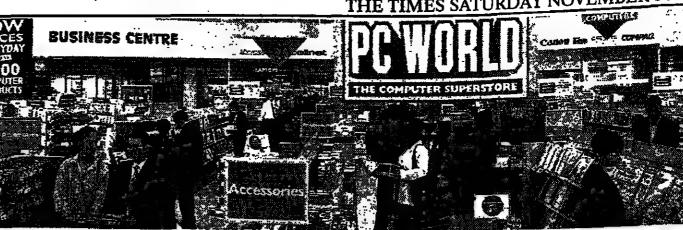
£25-£30 at today's prices.

More valuable are items from the reign of Edward VIII who, according to Mr Winter, is enjoying a renaissance in and the circumstances of the abdication have become



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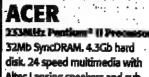
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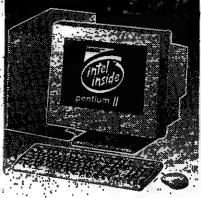
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THE TIMES SATURDAY NOVEMBER 8 1997

ANGLO-FRENCH SUMMIT

We'll keep your euro seat warm, French tell Blair

FRANCE gave Tony Blair a promise yesterday that it would insist on Britain having a place on the board managing the European single currency the moment it joined. After a morning of wide-ranging talks that brought

President Chirac and Lionel Jospin, the French Prime Minister, to the "style summit" on the 38th floor of Canary Wharf tower, Mr Blair was rewarded with an assurance that he can now brandish in the face of pro-European critics.

A place on the bank's board would be made available when the membership is rotated, according to the board's constitution. There will therefore be no penalty to pay for late entry into the euro, the French made clear. "I don't want any misunderstanding or hesitation on our part over this," M Jospin told a press conference.
He added, to laughter: "At

least, that is the position of France," Germany has already hinted that it would keep a board seat warm for a

Mr Blair was delighted. He underlined the importance to Britain of being able to influence discussions even though the Government might join later. It was clearly the fruit of an "immensely successful" summit which he had enjoyed enormously. He said relations

were stronger than ever. His remarks laid him open to a swift retort by a French communist journalist: did he feel closer to M Chirac or M Jospin, themselves deadly political rivals? Mr Blair was momentarily nonplussed. Summoning up all his diplo-matic agility, he replied: "In new Labour there is room to be friends with everyone. I can say 'Mon ami Lionel' just as I can say 'Mon ami Jacques'. I am able to get on with both

What about M Chirac, who only a year ago had spoken of his closeness to John Major?



British truck drivers ...

ly. He said he had asked Tony" to convey his good wishes to the former Prime Minister, now in America.

Somewhat awkwardly, they all concluded that it was the French and British people that really got on well, so therefore their leaders did, 100.

Noting that he had been to Canary Wharf four years ago, M Chirac expressed amaze-ment at this 'wonderful centre", the impressive buildings and the views from high up in the tower. "All this gives an image of a young country, of a dynamic Britain, a modern Britain. I am very

M Jospin said that both countries were "advancing towards modernity", but neither should imitate the other. That was true also of politics, he added. There was no question of importing the British social model into France.

The three ranged over world issues, and they also touched on the small problem of blocked French roads.

All in all, they enjoyed their summit in the sky. Mr Blair was greeted at the door to Canary Wharf by Paul Reichmann, the Canadian property developer who created it. Conveniently, Mr Blair forgot that in 1995 Labour had accused the Conservatives of



Tony Blair with French Prime Minister. Lionel Jospin, and President Chirac at Canary Wharf yesterday

Army sets professional example

THE French enlisted the British Army's help yesterday in converting its army from a conscript force to a professional service.

France is phasing out its centuries' old tradition of military service and wants to know how the British Army advertises for recruits.

Alain Richard, the French Defence Minister, approved a package of measures with George Robertson, the De-

including the scrapping of to collective training and an exchange of information on conscription. manning and recruiting. The To the surprise and delight

ministers were attending a ceremony at the Royal Artillery barracks in Woolwich, southeast London, with bands from both countries and troops from the Foreign Legion and 16 Regiment Royal

In February last year President Chirac announced

of the military in Britain, M Chirac said that the British Army was "among the best in the world" and that it would serve as a model for France as it phased out military service over the next six years.

When Britain still had national service, some conscripts used to spend time in Paris.

with its headquarters in the French capital. Since de Gaulle took France out of the alliance, it has not returned, though M Chirac has signalled renewed interest.

Yesterday General Yves Crene, the Chief of Staff of the French Army, and General Sir Roger Wheeler, the Chief of the General Staff, witnessed a new entente cordiale that will

Deal for truckers agreed as blockade is lifted

AND BEN MACINTYRE

TONY BLAIR secured a partial breakthrough at the summit by securing a deal for the 900 British drivers still waiting for compensation from last year's French lorry drivers' dispute.

Lionel Jospin, the French Prime Minister, promised that the outstanding claims would be processed within three months. His pledge came as the latest strike began to wind down and the blockade of

Calais was lifted.

The CFDT, largest of the unions, signed an accord with employers giving long-distance drivers an immediate 6 per cent pay rise, a 20 per cent increase by 2000 and a guaranteed minimum monthly wage. However, the strike is not yet over, as smaller unions rejected the outline deal.

It emerged yesterday that only four of the 900 claims submitted a year ago to the French authorities by the British Road Haulage Association have been resolved.

M Jospin, speaking after the summit, said: "This has been a good day. A decisive point has been reached." But he went on to anger the Road Haulage Association by refusing to specify a deadline for handing money over to the drivers, some of whom incurred tens of thousands of pounds of losses.

"I can say that all those companies that have lodged papers and documentation in conformity with the French requirements ... they will be given a reply within three months," he said. He promised that hauliers stranded in the latest dispute, which broke out on Sunday, would have their claims dealt with as quickly as possible".

The association welcomed the announcement, but cautioned: "We hope this will not be used as a device to reject the hundreds of outstanding

claims by our members."

The British Freight Transport Association said: "We want to see the colour of France's money. It is one formula in hand and quite another to deliver it."

Style is replacing substance in brand-new Britain

THE choice of a specially redewharf tower for yesterday's summit can be dismissed as a gimmicky exercise in cross-Channel one-upmanship. But it is also symptomatic of the Blair Government's weak-

ness for trendy marketing gestures. There is nothing wrong with when the medium becomes the typified by the drive to

consumer brand that can be resold in the jargon of advertising. Such talk debases political language and confuses image with substance.

The trend was started two years ago when Mr Blair talked about wanting "us to be a young country again". But Britain is not a young country. It is a mature and remarkably stable one, which explains why to the European Union. We have had Robin Cook's

mission statement which has led to muddles over an ethical foreign policy; receptions at Downing Street for entertainers, film makers, designers and sports stars; a new-style launch of the Commonwealth summit; and proposals for redefining Britishness in a pamworks in the No 10 Policy Unit.

has been taken up by Peter Mandelson, normally as sensible a politician as you might wish. But on Monday he made a speech about rebranding Britain when he said: "In Tony Blair, we have the first recent British Prime Minister who isn't going to hark on about the

meritocratic vision. A new British dream." Even Harold Wilson might have blushed at such guff. Of course, Mr Mandelson is right that Britain is much more than a quaint tourist brochure picture of sedate afternoon tea and village

cricket - as a world leader in telecommunications, pharmaceutl-cals, creative advertising, animation and modern architecture. But e way to demonstrate this is not

decisions on a single currency, welfare reform and the like. French visitors to London less grand that President Chirac may be convinced about British modernisation only if something is done about the chronic state of the

only when the Government has

shown that it can take tough

London Underground. That will be centrepiece of the rebranding campaign: the Millennium Dome.



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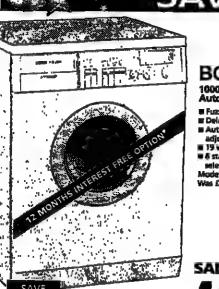
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How big

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FROM BROWNEN MADDOX

IN WASHINGTON

WHEN Neiman Marcus, the

upmarket department store.

sent thank-you notes to its biggest-spending jewellery customers, it did not foresee

the havoe it would cause. The

store's missives were opened by wives, who discovered that

finances had been stretched to

That is one of the droller

examples in America's Stupidest Business Decisions by Bill

Adler and Julie Houghton.

two Washington-based writ-

ers who have collected short

tales of "101 Blunders, Flops

and Screwups" in the "pursuit of the almighty dollar".

Many mistakes sprang

from overgenerous promo-

tions, such as the Hoover offer

of an airline ticket with every

new vacuum cleaner, costing

buy gifts for other women.



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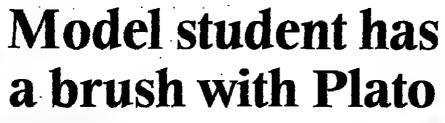
Anderson: given cold shoulder

Fur poster too hot for Times Square

TIMES SQUARE, once the seedy heart of New York, has now turned so squeaky clean that there is no room even for a billboard of Pamela

The lady posed recently for an animal rights group in an anti-fur campaign. Naked from the waist up, but with her back to the camera, she endorses a message that says, "Give fur the cold shoulder".

Times Square, alas, has given Ms Anderson the cold shoulder. The city worthies who control its moral environment have pulled the rug from under her, decreeing that the billboard would be too racy for the square's new image. It is understood that its place will now be taken by a giant sign advertising, of all things, the new Mr Bean movie: Rowan Atkinson will be fully clothed.



"I AM really sorry but I am going to have to decline to talk to you about her. I am not disposed to participate in a discussion about this student of mine." These words, spoken in a tone that hovered between anger and exasperation, were directed at me by a professor of religion, no less, New York University (NYU).

Professor David Leahy, who teaches a course on Theism, Atheism and Existentialism", was referring to the supermodel Christy Turlington, NYU's most beautiful undergraduate, and arguably the most beautiful undergraduate anywhere in the world since Imogen Stubbs read English at Oxford.

Ms Turlington, tired of the jejune world of the catwalk, and goaded by her paramour Jason Patric, a thoughtful young Hollywood actor, has decided to get an education. Saying "I feel like I am really behind", the 28-year-old mod-el began a bachelor's degree in the liberal arts last month, and is reported to be torn between majoring in art history, literature or religion.

Instead of Karl Lagerfeld

and Donatella Versace, Kath-

Norman Stelsel, an official in the administration of David Dinkins, the former Mayor, has come up with a novel "doughnut defence to counter accusations of kerb-trawling. A Brooklyn magistrate freed Mr Steisel after he argued that he had stopped because he was looking for a doughnut shop. A corpulent man, he said: "I'm guilty of cheating on my diet, not my wife." His spouse, Bette, stood gamely by her man. "I know his penchant for doughnuts," she pronounced.



erine Hamnett and Kenzo, Ms Turlington is now swad-dling herself in Sartre, Nierzsche and Kierkegaard, Last week, she attended a series of lectures on the ancient Greek philosophers, jotting down such Platonic truths as this: "The ideal of the good transcends reality and knowledge." That gem, surely, is worth more than a year's

contract with Maybelline. The registrar's office at NYU reveals that it was besieged by anxious male students last month, all queueing to sign up for a course - any course - elected for study by Ms Turlington.

Ms Turlington dresses in faded jeans, scuffed sneakers and high-necked sweaters; she is an industrious student who invariably sits in the first row. She often bites her lip,

intently at her lecturers. This, one suspects, is a touch dis-tracting for Mr Leahy, a ponytailed former hippy who has clearly seen better days.

The model student is seri ous about her reading lists and, scarcely weeks into her first degree, has decided already to enrol for a Master's one day, possibly in Latin American politics. (Nobly, she already donates all proceeds from the sale of her swimsuit calendar to charities for refugees in El Salvador.) Clearly delighted with coll-

ege, Ms Turlington says: "The thing I like most about school is that you put something out, and you get something back in return. I never have that at

Work does, however, pay her \$10,000 (£5,950) a day. A year's tuition at NYU? Why.



Christy Turlington: wrapped up in Sartre, Nietzsche and Kierkegaard

Computer kids still slayed by Santa

BLOOMINGDALE'S, the city's best-known, department store, has sparked an impassioned debate this week on the question of whether Santa Claus is passé.

The story started when the store announced that it would break with tradition this Christmas and dispense with the white-bearded fat man in its foyer. "It's the age of the

Tamagotchi, and children aren't interested in him any more," a spokeswoman said.

'How wrong she was. Not only did thousands of children say "Boo", jamming the store's switchboards. so did Rudolph Giuliani, the Mayor. "We were wrong," said 'Bloomies' yesterday. "Santa will be here this year, like every other year." As New

York's young true believers smiled again, a Manhattan child psychologist congratulated the store on its

Marcia Knight said: "It's important to keep the Santa idea around. He's a different person for children to go to instead of their parents. He gives kids a form of

salon on Madison Avenue, now offers a special "passport makeover" for self-conscious ltinerants with nothing to declare but an embar-

For about \$200 (£ 120), a client can get his/her hair cut and coloured, the face made over, and then the whole confection captured in a 2in by 3in picture. Wags have already dubbed this the "vanity visa".

the company almost \$50 million (£29.5 million). Then there are the "if only" stories, such as the man who signed away his invention the telephone — to Alexander Graham Bell. Ross Perot, the Help is at hand for those ashamed of their passport photographs. Gil Ferrer, the upscale Texan tycoon, turned down a chance to buy Bill Gates's Microsoft Corporation for a tiny fraction of its present value. Even that is dwarfed by

Brazilian police death squads paid to assassinate politicians' enemies

Brasilia: Death squads are running loose in at least nine Brazilian states, killing the rivals of politicians and businessmen to order, a congressional human rights panel

said yesterday. The committee has already identified nine states where extermination groups exist, with the

ble for hundreds of summary executions," the Human Rights Committee of the Chamber of Deputies said. In its monthly report on rights

issues, the panel said the most violent region was the southern state of Mato Grosso do Sul, where

involvement of police and responsi-87 people were murdered by hitmen in the first seven months of this year. It said the town of Fatima do Sul, which has only 20,000 inhabit-ants, had recorded 36 "executions"

"We cannot accept that these cases are unsolvable," said Pedro Wilson, of the opposition Workers'

Party and the committee's president. The panel said its investigations had found that many death squad members were police officers. It said landowners, businessmen and politicians were, "as a

rule", the brains behind them. "Many crimes are related to drug trafficking, arms smuggling, theft

of agricultural machinery, personal revenge or to silence witnesses or untrustworthy associates," Senhor Wilson said

Earlier this week, Reporters Sans Frontières, an international pressure group, demanded that the authorities thoroughly investigate the murder of a journalist in Mato Grosso do Sul. Eduardo Lopes de Faria, a radio presenter in the state capital, Campo Grande, was killed last month, probably because of his reporting on death squads.

The committee said a witness protection programme was urgently needed to persuade people to come forward and testify. (Reuters)

the misjudgment of Lana Turner's grandfather, who sold his stake as one of the first major investors in Coca-Cola because he thought the name "Coke" too ugly to succeed.

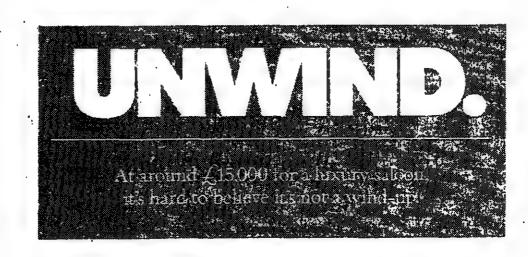
The final prize must go to
the story of the comedian
W. C. Fields, who was apparently bedevilled by a dream of being stranded in a foreign

opened 700 bank accounts around the world but failed to keep notes of them. On his deathbed, he could remember only two dozen; it is estimated that he had lost about \$1.3 million. America's Stupidest Busi-

ness Decisions. published

by William Morrow, \$9.95

city without money. He





Pentagon increases pressure on UN for Iraq raids

A SENIOR Pentagon official last night gave a warning that any Iraqi attempt to shoot down US reconnaissance aircraft would be considered an act of war and be met by a military response.

As Iraq renewed its threats. America urged the United Nations to implement tougher economic sanctions against Iraq. William Cohen, the US Defence Secretary, said that the UN must make a decision either to impose greater sanctions or authorise military

The chief UN weapons inspector, who warned earlier this week that Iraq had hidden equipment capable of producing biological warfare agents within hours, sounded the alarm yesterday about chemi-cal weapons sites that could resume work "in a matter of

Richard Butler, the Australian chairman of the UN Special Commission, alerted the Security Council to the fact that Iraq had prevented UN inspectors changing chemical air samplers at several sites. "It is the case that some of these chemical sites have the capability to carry out chemical warfare activities within a

matter of days," he wrote.

A subdued President Clinton said last night: "In the end the international community has to be firm to make sure that his President Saddam Hussein's regime does not resume its capacity to develop weapons of mass destruction." But he added: "I have seen no

allies are weakening on this, everyone seems to be united in their determination to restore the inspections on terms that the UN decides not on Saddam's terms."

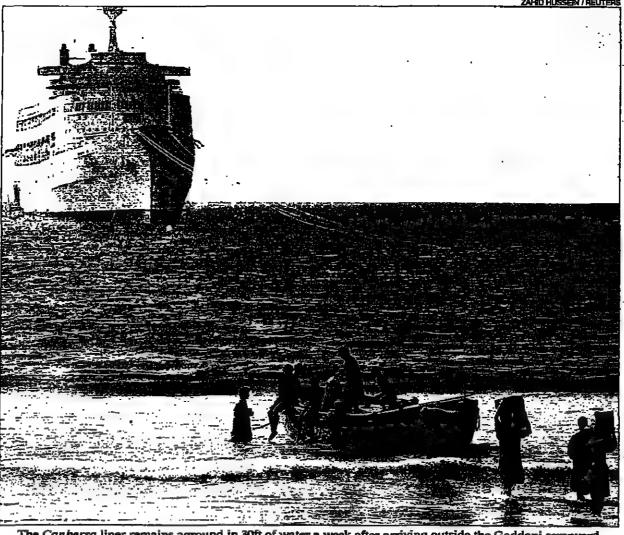
Weapons searches by the commission have been at a standstill for more than a week because of its refusal to accept an order by Baghdad that American team members leave the country.

Tariq Aziz, the Iraqi Deputy Prime Minister, said that Iraq was continuing to defer any expulsion of American team members but they would not be allowed to enter any Iraqi sites. A fifth attempt to inspect a facility outside Baghdad yesterday failed because Americans were involved.

As a three-man UN team left Baghdad empty-handed, Mr Aziz attempted to spin out the crisis by calling for "constructive dialogue".

At the same time, Iraq threatened to shoot down American U2 spy planes used in weapons inspections when they resume flights on Monday, claiming they would be used to gather intelligence for

Washington kept up the psychological pressure on Saddam by cancelling shore leave for crew on the aircraft carrier USS Nimitz which was rushed to the Gulf ahead of schedule last month. But diplomats said a travel ban on Iraqi officials would be a more likely first step than military action to enforce compliance.



The Canberra liner remains aground in 30ft of water a week after arriving outside the Gaddani scrapyard near the Pakistani port of Karachi. The 45,000-tonne British ship has defied all efforts to drag her ashore

Louise case family issue picture



Matthew Eappen in hospital

FROM TUNKU VARADARAJAN IN NEW YORK

THE parents of Matthew Eappen, for whose death Louise Woodward was found guilty last week have released a hospital photograph of their dying baby in an attempt to counter the wave of

public sympathy for the British au pair.
The publication of the photograph may also be an attempt to sway Judge Hiller Zobel, who is to rule on a special legal motion to free Woodward or reduce her charges to manslaughter. He is expected to deliver his verdict on Monday.

The picture of Matthew, as he lay in a coma in the Boston Children's Hospital, shows his head swathed in bandages. His head is perceptibly swollen, and there is a tube connected to his nose.

The Eappens have been shocked by the outpouring of sympathy for Woodward. Mrs Eappen has said that she feels "sick" that a fund in Matthew's name - to help to fight child abuse — has received only about \$10,000 (£5,900), while Woodward's support groups have raised "hundreds of thousands of dollars".

In an interview with the Daily News, of New York, Mrs Eappen said they were planning to sell their home in Newton, a Boston suburb, and move "anywhere where the people are normal". This was clearly a rebuke directed at the hundreds of protesters outside the Cambridge court who blame Mrs Eappen for Matthew's

death. One placard there reads: "Free Louise, jail the mother."

Death penalty reversed: The Massachusetts House of Representatives overturned a recent decision to restore capital punishment when a "pro-death" legislator changed his vote in the wake of the Woodward verdict. The original "yes" vote last month passed by the slender margin of two, but John Slattery, a Democrat troubled by "the Louise Woodwards of the world", exercised the right to reverse his vote, revising the result to an 80-80 tie and killing the Bill.

WORLD IN BRIEF

Mass funeral in Spain for 21 victims of floods

Madrid: Twenty-one flood victims were buried at a mass funeral in the southwestern Spanish city of Badajoz yesterday (Giles Tremlett writes). The service, attended by Crown Prince Felipe and José Maria Aznar, the Prime Crown Prince Felipe and Jose Maria Aznar, the Printe Minister, was held at a packed sports hall as heavy rain continued to fall. Among those buried were five members of the same family, including two girls aged 14 and 16. In neighbouring areas of Portugal, where ten people died in the floods, two others were still missing yesterday.

The western Spanish region of Extremadura began three days of official mourning yesterday. Public buildings were closed and football leavue matches postnoned.

closed and football league matches postponed.

Britain helps war witnesses

Britain is offering round-the-clock protection to witnesses at the Yugoslav war crimes tribunal who fear for their lives (Michael Binyon writes). The tribunal at The Hague announced that up to four people a year would be accepted. Britain is the first country to take the step, and Tony Lloyd, a Foreign Office Minister, urged others to do so to encourage reluctant witnesses to come forward. Those restifying already have the right to appear anonymously and to give evidence

French pastis king dies

Paris: Paul Ricard, right, France king of pastis and one of the country's richest men, has died. M Ricard, 88, the son of a wine wholesaler, invented Ricard pastis in 1932. His brand soon became market leader both in the South. where the pastis is a regular afternoon tipple, as well as in Paris. His Pastis de Marseilles brand is Europe's best selling spirit and the world's number three alcoholic drink, the company said. (Reuters)



Afghan aid wheat stolen

Islamabad: About 2,000 tonnes of wheat have been taken by robbers, armed with machineguns, from the UN World Food Programme in northern Afghanistan, condemning hundreds of thousands of poor Afghans to a winter of hunger, a senior WFP official said. Most of the wheat has been stolen since the northern-based anti-Taleban alliance regained control of Hairatan, where the WFP warehouses are situated. (AP)

Tourists killed in bus crash

Johannesburg: Nine people died and 13 were injured when a bus carrying German tourists overturned 12 miles north of Jamestown in Eastern Cape. Seven people died at the scene and two others in hospital. Frikke Reynders, the tour's South African operator, said 19 Germans, a German guide, one Swiss and a South African driver were on board. (AP)

Pagers put planes on hold

Beijing: China is threating to close personal pager transmitters near airports after more than 20 aircraft were kept on hold over the capital's international airport for two hours and a Shenzhen airport was temporarily closed because of interference from "beepers".





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Film bosses feel buoyant

Hollywood's Titanic looks on course to stay afloat at the box office, Giles Whittell writes

From both shores of the Pacific far from the ocean that swallowed the Titanic 75 years ago, there were signs this week that the biggest gamble in the history of film-making may

Tuanic, James Cameron's \$200 million (El20 million) epic about what he has called the quintessential tragedy of the 20th century", received its world premiere in Tokyo to the delirious whooping of Japanese women besotted with its

As local critics predicted a



Winslet: nearly drowned

major hit, Leonardo DiCaprio had to be smuggled into the cinema by a back door.

Two days later, to the in-tense relief of the two studios which have paid for the costliest movie yet, the chief film critic of Daily Variety called it "a spectacular demonstration of what modern technology can contribute to dramatic storvtelling

He concluded that, unlike the liner which sank with 1,500 souls in the North Atlantic. this Titanic "arrives at its

The film's voyage to the screen has nonetheless been stormy. It began ten years ago as a note the director scribbled to himself after seeing early footage of the Titanic wreck. Eight years on, 20th Century Fox paid for a \$2 million exploratory dive in a Russian submersible to put Mr Cameron himself, a deep-sea enthusiast, on its deck. The ensuing

eight-month through triumphs and disasters that would have awed Cecil B. de Mille. Early in the production, 50 crew members. including the director, were sent reeling by lobster chowder poisoned with the drog PCP, possibly by a disgruntled worker fired from the Nova Scotia set.

Later, 50 tonnes of dynamite were used to blast a dry dock out of the Mexican Pacific coast to hold a 770st scale model of the Titanic - the showpiece of a purpose-built studio an hour south of the Californian border that stimulated the building of huxury hotels and a new international airport in nearby Rosarita, and left passing motorists bewildered by the sight of four huge smokestacks rising from

The Mexican set also generated a stream of damaging publicity as exhausted members of the 800-strong crew spoke of 20-hour days, terrifying stunts and extras sleeping outdoors while their perfectionist director commuted to and from his Malibu home in a studio helicopter.

No one endured more than Kate Winslet, the 22-year-old British actress who plays the film's romantic lead. In London, after filming, she said that she had nearly drowned twice when shooting sinking sequences, and found it hard to concentrate during bouts of "shouting and screaming" by Mr Cameron. "There are times when I was genuinely frightened of him," she said.

An assistant director who spoke anonymously to The Times called Mr Cameron one of the most technically brilliant directors in Hollywood, but also one of the hardest to deal with. In layman's terms he's not a nice

The Canadian-born director hit back at negative press coverage with an article in the Los Angeles Times. In it he dismissed allegations of unsafe stunts, which had, in fact, resulted in only three minor

He also recalled his twoand-a-half mile dive to the floor of the Atlantic, "I sat on the deck of the great ship and saw the places where the dramas had played out," he wrote, "the heart-wrenching goodbyes... I vowed to make a film that honoured this great

His toughest battles were over money, however, initially budgeted at \$110 million, the

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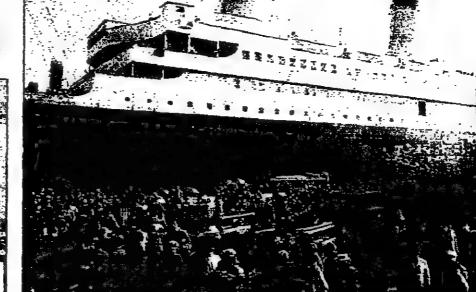
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A tare poster advertising the original White Star Line's Titanic, and a 770ft model in a dock scene from the new James Cameron epic

principal photography of Titanic went two months over schedule at a cost of about \$300,000 a day. With 500 computerised special effects, the finished product, more than three hours long, cost in

excess of \$1 million a minute, After paying for thousands global advertising campaign, 20th Century Fox and its co-financier, Paramount Pictures, will face an estimated total bill of \$400 million nearly half the gross national product of the Solomon islands,

Mr Cameron is a veteran of Hollywood brinkmanship. He broke budget records with his

but then, as with The Abpss and the Terminator films, he confounded more cautious types by delivering box office

This time he has raised the stakes still further by insisting on a romantic storyline played by comparative newcomers, instead of his usual focus on

commitment he has waived his salaries as director and producer, though this may not help his backers.

Paramount looks certain to turn a profit on Titanic, having bought the American rights for a mere \$65 million. But 20th Century Fox must earn vastly more in the rest of world to break even.

though it appears to have made a good start in the land where, as one local film reporter put it, "if the young girls don't catch fire, you can't have

DiCaprio is the sex symbol du jour in Tokyo. Some 'young girls' there queued for three nights and paid £200 each simply to see him.

TEN OF THE MOST **EXPENSIVE FLOPS OF ALL TIME**

■ Mutiny on the Bounty (1962) stampe Marlon Brando, Budget; \$27m. US gross: \$9m

■ Cleopatra (1963) staming Elizabeth Taylor, Budget: \$44m. US gross: \$26m Heaven's Gate (1980)

Budget: \$44m. US gross: \$2.9m ■ Ishtar (1987) staming

directed by Michael Cimino.

Warren Beatty and Dustin Hoffman, Budget: \$45m. US gross: \$14m

The Bonfire of the Vanities (1990) starring Tom Hanks, Budget: \$50m. US gross: \$15,7m

Lest Action Horo (1993) starning Amold Schwarzenegger, Budget: \$100m. US gross: \$50m ■ Waterworld (1995) staming Kevin Costner. Budget: 5175m.

US gross: \$88m ■ Judge Dredd (1995) staming Sylvester Stallone. Budget: \$90m. US gross:

\$34m M CutThroat Island (1996) starring Gena Davis, Budget \$92m. US gross: \$11m ■ Speed 2 (1997) starring

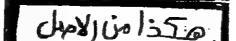
Sandra Bullock, Budget:

\$110m. US gross: \$48m

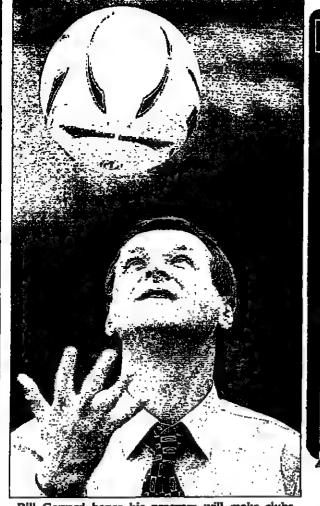
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Computer puts price on footballers



Bill Gerrard hopes his program will make clubs

The clubs' equation: how maths teaches football to save money LOG (transfer fee) = $5.7 + 4.3 \times \text{player's characteristics} + 0.2 \times \text{size of selling club}$ + 1.5 x size of buying club + variable factors (eg intensity of bidding for player) Best and worst buys MANCHESTER UNITED ÷7.00 Manchester United (1) Purchase price ± 4.70 +4.70 Tottenham: the transfer report ÷1.40 ÷0.90 ÷0.30 ,1.50 -0.8 Top Division 1 club" Allan Nielsen 1.60 Steffen Iversen 2.70 3,2 John Scales Aston Villa -0,80 West Ham United 1.10 2.6 David Ginola 1.5

How much is a player really worth? An economist's formula claims to have the answers, writes Nicholas Wood

A COMPUTER program that gives an objective assessment of footballers' transfer values is likely to make managers' jobs even more

The program, devised by a Leeds University Business School academic, calculates the value of players according to a commercially confidential formula taking into account player characteristics, the size of the selling club, the size of the buying club and a 20 per cent allowance for "subjective" assessments of worth. All 30 clubs in the English and Scottish premier leagues will receive details of the software package this weekend.

The man who wrote the program — Bill Gerrard, a reader in economics and self-confessed foottransfer market. As more clubs become listed on the stock market, such yardsticks will become increasingly important to City analysts and shareholders.

Based upon clubs' spending on

players, Dr Gerrard predicted their league success between 1993 and 1996. Their efficiency rating is based upon actual performance compared with predicted performance. Unsurprisingly, Manchester United come top, but in second and third places are Wimbledon and Crystal Palace, who have consistently made money on transfer deals. Blackburn Rovers. which invested heavily in players under the management of Kenny Daiglish, but were rewarded with the Premiership title, are deemed

Everton, whose indifferent league form is combined with the highest average level of player expenditure over the three seasons. Coventry City and Southampton also rate poorly because, despite relatively high expenditure on players, they have remained consistently in the

lower half of the Premiership. The software package puts a price on footballing flesh. Shrewd managers will be able to turn the latest device to their advantage by player's value in the light of such ective data. The computer will tell them how much their target is worth, how he compares to other players of a similar type and the likely bottom line of the seller.

The data can also be used by clubs wanting to offload players. in the past two years because its The package will help clubs in a

information on how all the clubs have been behaving in the transfer market and use that to be better informed when they make their deals," Dr Gerrard said.

But with open season declared after Sheffleld Wednesday's sacking of David Pleat this week, struggling managers may have to keep at least one eye on their computer and market ratings as they fight to stay affoat. Dr Gerrard said he sympathised with managers such as Pleat, but added that, with nine Premiership clubs now listed on the Stock Exchange. football had become big business.

Earlier this week, the investment bank UBS calculated that Tottenham Hotspur had destroyed £13.5 million of shareholder value manager, Gerry Francis, bought quick and efficient way to access too many older players at inflated

prices. Particularly bad buys included the England striker Les Ferdinand, 30, who cost £6 million: Dr Gerrard rates his current value at £2.6 million. Other poor buys were the winger Ruel Fox for

lion, according to Dr Gerrard) and the defender John Scales for £2.6 million (now £900.000). A nine-page report from UBS reduced Spurs' profits forecasts and downgraded the shares from a buy to a hold. John Sedgwick, Tottenham's finance director, said the report was unfair and based on too small a sample of players. He

£4.2 million (now worth £1.5 mil-

Ferdinand, insisting that he was still worth £6 million Dr Gerrard has also started undergraduate courses at Leeds on the finances of the game. Football

disputed Dr Gerrard's valuation of

an academically respectable one," he said. Economists are now prepared to talk about the economics of football in the lecture theatre and not just at the bar." Dr Gerrard, a Celtic fan, moved

south from Aberdeenshire in the 1970s and found a second love in Leeds United. Until two years ago, he was also playing the game every weekend, for Park FC in the Huddersfield Sunday League and Sovereign Sports on Saturday, He does not play "fantasy" football, though many beleaguered managers may regard his program as doing just that.

The software package is being marketed to clubs by STJ Consulting, which produces magazines on finances of

NEWS IN BRIEF

Residents win case over bail hostel

Elderly residents have won a court battle to prevent the Probation Service extending a bail hostel near their homes. Householders at Aldridge. West Midlands, said they had experienced "drunken, intimidating and loutish" behaviour by hostel residents and feared an increase in crime.

The Court of Appeal dismissed an appeal by the Probation Service against an earlier rejection of its plans. Probation chiefs said the decision would worsen prison overcrowding.

Head's death

Ian Lawrence, 42, headmaster of the junior school at Scorton, Lancashire, has been found dead in a local park. A hosepipe from the exhaust was leading into his car. A day earlier police had questioned him over a shoplifting allegation.

Late, late film

The first 24-hour cinema licence was awarded to a 12screen, 3,000-seat multiplex on the outskirts of Bolton by councillors keen to encourage "night-time economy". The £12 million Warner site opens in January.

Notes for plano

The grandest grand piano in the world — and the most expensive — sold for £716,500 at Christie's in London. The Steinway was bought by the Sterling and Francine Clark Art Institute of Williamstown, Massachusetts.

Bridge tolls rise

Tolls on the Severn bridges are to rise on January 1. The new tolls are cars and motor caravans £4, up from £3.90; small goods vehicles and small buses £8.10 (£7.80); heavy goods vehicles and buses £12.10 (£11.70).

Slip road

A woman and two children suffered minor injuries when their car overturned on marwas cordoned off for three hours while the 100ft by 6ft greasy stretch was cleaned



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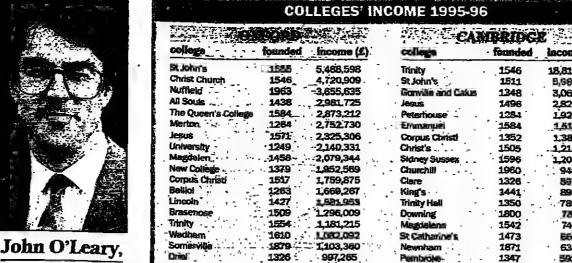
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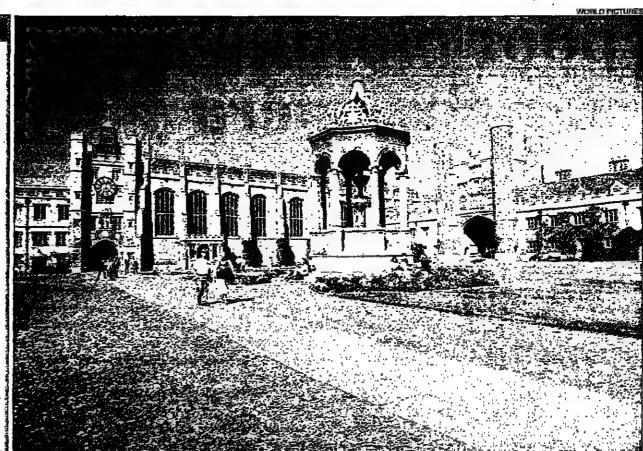


HE SUNDAY PAPE

Oxbridge ready to give Labour third degree



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St John's head the list of colleges at Oxford in terms of income generated. Trinity College, right, comfortably heads the income table at Cambridge, where it already supports poorer colleges

WEALTHY colleges at Oxford and Cambridge will be expected to bail out their poorer neighbours if ministers go ahead with a reform of funding later this month.

above, reports

as the colleges

prepare a stiff

tutorial for the

Government on

case for saving

their £35m fees

A final attempt will be made next Wednesday in the House of Lords to persuade the Government to retain college fees worth £35 million to the two universities. But the extra funding is likely to be reduced gradually and may be channelled through the university authorities, rather than paid directly.

Lord Beloff, who has called the debate, said: "Any such decision system. It would mean a degree of centralisation which would be quite unacceptable and which would negate the whole purpose of independent colleges."

The debate should be the best informed to be held on the subject. Among the speakers will be Lord Jenkins of Hillhead, Oxford's Chancellor, and Baroness Blackstone, the Higher Education Minister, whose backing for radical change appears to have been blocked by Downing Street.

Leading figures at Oxford and Cambridge have been lobbying for

Dearing's review of higher education recommended that the universities should be required to justify their favoured status. The universities insist that expensive collegebased tuition is the key to their world standing.

But the contrast between Oxford and Cambridge, whose combined wealth has been put at almost £2 billion, and growing levels of debt at other universities has created pressure for reform. Although Harvard enjoys an endowment of more than £5 billion and Yale £3 billion, the gap with other British institutions is enormous.

Council for England has given ministers a series of options, including paying a single grant for tuition, leaving the universities to allocate the money to colleges. A decision is expected in the next three weeks.

Whichever system is adopted, the ancient universities fear that state suppport for tuition will be cut in real terms. Although the funding council said it would "want to avoid damage to the quality of college teaching and research", an inflation-linked increase in this year's fees agreed with the previous Government was reduced to I per cent.

by giving Oxford and Cambridge "special factor funding" to ac-knowledge the expense of the college system - it is already planning to reward top-rated universities for excellent teaching but any cut would lead to fierce infighting between the colleges. In Oxford alone, 18 colleges derive a majority of their income from fees and would have to cut academic

The disparities in wealth between different colleges already cause tensions. At the extreme, Trinity College, Cambridge, enjoys

posts if there was a substantial cut.

St John's College nets twice as if the funding system changed, but much from shop and office rents at the moment everyone is fighting than most other colleges receive shoulder to shoulder to try to retain from all private sources. college fees. There has been some sort of system for many years, and I

College contributions schemes in imagine it could be adapted if both universities even out the differences to some extent, allowing necessary." Neither university has given up the poorer colleges to maintain hope of maintaining the status quo. An Oxford spokesman said: "We teaching in a full range of subjects. At Oxford, ten colleges contribute do have significant endowments. to the pool and the same number although nothing on the scale of benefit. But the poorer colleges our competitors in the US. We would expect a greater share if the universities had to make their own invest them wisely and use them effectively. We do not have a pot allocations from a reduced budget. Robert Stephens, the Master of

Pembroke College, said: "I assume

Simon Jenkins, page 22

Dons turned £3m into £300m

BY JOHN O'LEUM

ONE college far outstrips all others at Oxford and Camin terms of wealth. assets worth some £300 million bringing in an annual income of more than Cambridge, is the very image of the ancient, privileged

Myths abound about Trinity: the college is wrongly supposed to be the third piggest landowner after the Queen and the Church of England. It is said — equally wrongly — that you can walk from Cambridge to Oxford entirely on college land. In fact, although Trinity

traces its gilded history back to Henry VIII. who founded it and endowed it with land and ecclesiastical tithes seized from the monasteries, it has two 20th-century bursars to thank for the exceptional scale of its wealth. A series of business deals which owe nothing to the ivory tower put the college in a financial

eague of its own. Forty years ago its assets were worth a mere £3.2 million (less than £60 million at today's prices). The inspired stewardship of Tressilian Nicholas, who spent 71 years at the college, and his successor, John Bradfield, transformed the college's fortunes.

Freed from statutory constraints on investment dating from Elizabeth I, Nicholas negotiated a series of land deals. The most lucrative saw the college acquire farmland near Felixstowe at a knockdown price from a family hit by death duties in the midst of the 1930s recession.

The estate included an insignificant dock, too small to be included in the Dock Labour Scheme which subsequently regulated the nation-





Trinity's astite amateurs, bursars Tressilian Nicholas, left, and John Bradfield, transformed the college's wealth. Undeveloped land at Felixstowe, below left in 1964, was bought cheaply and became the huge container port of today





alised industry. As the only privately owned docks, Felixstowe developed into Britain's biggest container port and now brings Trinity almost £2 million a year.

The son of an unsuccessful stockbroker. Nicholas shared a bench with Jawaharial Nehru as a geology student at Trinity and went on to be elected a fellow. By the time he reached his 100th birthday, in 1988, he was feted as the architect of its prosperity.

However, an equal share of the credit should go to Dr Bradfield, another academic

turned administrator, who took over at the age of 29 and kept the job for more than 30 years. Not only did he establish the Cambridge science park, an unprecedented com-bination of academic and financial success, but he was also one of the first to spot the

potential of the 1960s discus-

sions which led eventually to

the Channel Tunnel. Dr Bradfield, a cell biologist who now chairs the New Towns Commission, acquired more farmland near Ashford, which now contains Junction 9 of the M20 and a growing easy reach of the

Fairbrother, only Trinity's fourth bursar this century. has broken the sequence of amateur investors managing the college's finances. He arrived from the City in 1991 and has presided over further enhancement of the college's landholding and a share port-folio which includes multimillion-pound stakes in

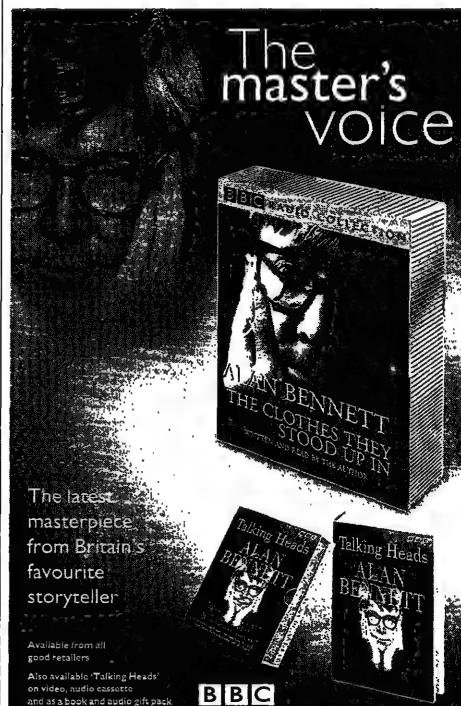
companies such as Giaxo Weilcome, BT and Barclays. More than half of Trinity's

prodigious income is spent on

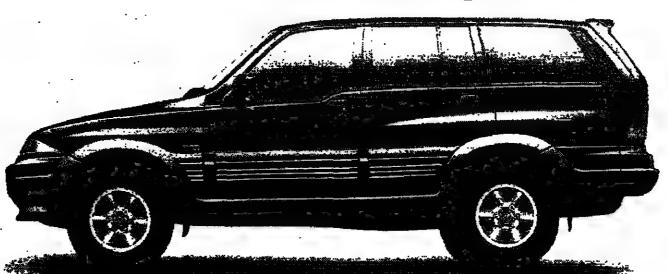
university projects or supportthe remainder goes on the upkeep of the listed buildings which make up the college. Mr Fairbrother said:

"There have been one or two fortunate circumstances which have benefited the college, but it needs to be in a strong position to fulfil its responsibilities. We hope very much that there will not be a cut in the fee because it will limit our ability to support the many valuable projects we assist at the moment.

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Philip Delves Broughton unravels the synopsis that has left directors of the Royal Opera House

and arts ministers facing an uncertain final act

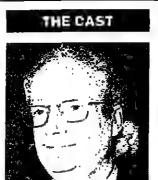
senior management of the Royal Opera House assembled in their scruffy meeting room in Covent Garden. Outside, the builders were arriving for work on the 30-month, £213 million redevelopment of the Opera House. Lord Chadlington, the chairman of the board and founder of the Shandwick public relations company which used to advise the Tory party, seemed relaxed.

The newspapers that morning were full of the story he had been peddling, that without an immediate injection of cash the Royal Opera House would be insolvent within days. Nobody believed it was coincidence that he had pushed the panic button the day after Chris Smith, the Secretary of State for Culture. Media and Sport, unexpectedly announced a review of the possibility of the Royal Opera and the Royal Ballet sharing Covent Garden with the English National Opera. With supporters of the House already jittery, it was a good time to touch them for money. In the afternoon, the board

of directors convened. The bustling figure of Vivlen Duffield, worth an estimated £40 million and one of the House's greatest patrons, arrived to meet the other directors. among them the composer Michael Berkeley, Bob Gavron, the chairman of the Guardian media group, and Carolyn Newbigging, chair-man of the Friends of Covent Garden.

By the time the meeting ended, the directors had found £15 million to keep the Royal Opera afloat. The House emphasised that this time neither Mrs Duffield nor Lord dover, who in July had together come up with £2 million to keep the company going, had had to contribute. The money had come from new donors who were going to be protected.

To many onlookers, the crisis of London's opera companies can seem like Wagner's Ring: endless. Some think it has all the passion of Verdi. Others see it as Noel Coward regarded Hans Pfitzner's opera Palestrina: like Parsifal without the jokes. The roots of this latest episode, however, lay not in Floral Street, but





Duffield: leading patron



Sainsbury: donation

mile away in Westminster. Mr Smith was meant to be different kind of arts minister. a man with a PhD in Roma tic poetry. Tony Blair told him that he was making him Culture Secretary because the arts establishment had demanded him. Once in government. Mr Smith seemed to

Filling his wing mirror was Peter Mandelson, the Minister without Portfolio, whose ambitions to enter the Cabinet Mr Smith from his Culture post. His reputation suffered when he tried and failed to censure the directors of Camelot, who run the National Lottery, for their high pay.

As Parliament reconvened last month the talk of Mr

Blair's first Cabinet reshuffle once again seemed to focus on Mr Smith. Last Tuesday he was to face Gerald Kaufman's Commons select committee investigating the opera house. The committee was packed with hungry young MPs keen to impress by attacking a soft

Establishment target. Nine days ago Mr Kaulman's committee interviewed Mary Allen, since September the chief executive of the House, and Mrs Duffield. It had been an uncomfortable afternoon. Ms Allen was told by Mr Kaulman that the opera house was a "shambles", that its management were "running things incompetently" and that "the Arts Council would be nuts to give you an extra penny until you have sorted yourselves out".

With Covent Garden closed. keeping the Royal Opera and Royal Ballet on the road without a permanent home seemed beyond the companies' administrators.

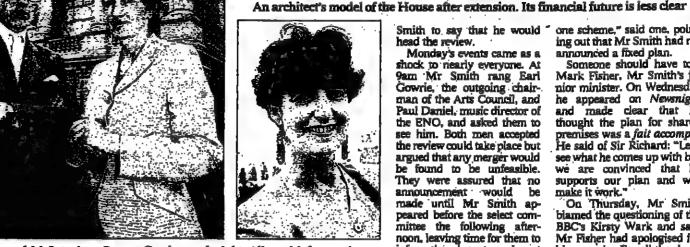
In the summer Mrs Duffield and Lord Sainsbury bailed them out. In her testimony before the select committee last week Mrs Duffield said: "We will not be bailing them out again. I don't see how any great public institution can survive on passing round the begging bowl."

The seemingly endless dra-ma of the Royal Opera House was both a problem that needed addressing and a suitably high-profile platform for action. The House receives £15 million a year from the Government via the Arts Council. Attacking it and its elitist board seemed to guarantee easy popularity for a

Labour minister. Three weeks ago Mr Smith began to consider an idea that had been buzzing through the arts world for some time: the merger of the Royal Opera House and the English National Opera, both of which were haemorrhaging money.

With his experienced per manent secretary. Hayden Phillips, he drew up a plan to instigate a study of the feasibility of the Royal Opera. Royal Ballet and ENO sharing a roof. He needed a heavyweight cultural figure to conduct the review.

Sir Richard Eyre, who had recently left the National Theatre after ten successful years in charge, was reluctant to take



Chadlington and McIntosh at Covent Garden and, right, Allen, chief executive

up Mr Smith's offer. After his acclaimed production of La Traviata at Covent Garden last year he was heard to say Dackstage: "I never want to : into another opera house

His position was complicated by his relationship with Genista McIntosh, who had served with him as chief executive at the National before taking over from Sir Jeremy Issaes as chief executive of the Royal Opera House in January. In five unhappy months there she told friends that she had repeated dreams of drowning and lost a considerable amount of weight.

The official reason for her departure in May was ill health. During her time in charge Ms McIntosh had upset important figures by

attacking the perennial opera house problem of seeming elitist and by proposing cheaper tickets.

Mrs Dumeid is the mos controversial of all the characters at the opera house. Like Lord Sainsbury, her money comes from retailing. Her father, Sir Charles Clore, founded the Sears group. Her critics say that she wants to keep the opera and ballet companies for her rich friends who fund it.

She prefers to be direct rather than to soft-scap. When a multimillionaire acquaintance wrote a cheque for £200 for one of her charities, she framed it and hung it in her lavatory so that everyone would know how mean the man had been. She never took to Ms McIntosh. "They used

to have the most awful shouting matches," one House in-

On May 7, just days after the election, Mr Smith met Lord Chadlington, who told him that Ms McIntosh was leaving and he wanted Ms Allen, with whom he had worked at the Arts Council, to succeed her. Chadlington was accompanied by Mr Gavron, who had given £500,000 to

sider said. "But Chadlington more often than not came Duffield and her cheque-

deflect attention from Labour's general election campaign. Mr Gavron, thought many, was there to put the squeeze on Mr Smith. Mr Smith nodded through Ms Allen's appointment. Sir Richard knew all this, yet early on Monday he telephoned Mr

head the review.

Monday's events came as a shock to nearly everyone. At 9am Mr Smith rang Earl Gowrie, the outgoing chair-man of the Arts Council, and Paul Daniel, music director of the ENO, and asked them to see him. Both men accepted the review could take place but argued that any merger would be found to be unfeasible. They were assured that no announcement would be made until Mr Smith appeared before the select committee the following afternoon, leaving time for them to

inform the relevant people, not least their employees. Mr Smith's press officers. however, began briefing the press late on Monday afternoon. According to the ENO, 'Mr Smith had broken his promise not to announce the review until Tuesday at the insistence of Labour's media advisers, who told him that he needed to say something to

select committee. Mr Daniel was livid. The ENO was closed that day and he had been unable to forewarn his staff. The ENO feels it is being punished for the chaos among its smarter neighbours. It is, after all, far closer to the Labour dream of

a "people's opera". Mr Smith's advisers are distancing themselves from his proposed review. "People are fixated with the three-into-

Smith to say that he would one scheme," said one, pointing out that Mr Smith had not announced a fixed plan.

Someone should have told Mark Fisher. Mr Smith's junior minister. On Wednesday he appeared on Newsnight and made clear that he thought the plan for shared premises was a fait accompli. He said of Sir Richard: "Let's see what he comes up with but we are convinced that he supports our plan and will

make it work." On Thursday, Mr Smith blamed the questioning of the BBC's Kirsty Wark and said Mr Fisher had apologised for his remarks. For all the chestbeating, this is known to have displeased Sir Richard, who took on the review on the understanding that he was nobody's rubber stamp.

Sir Richard's report is ex pected to take six months. The cost of touring and the practical problems of performing on smaller stages around London are crippling the Royal Opera and Royal Ballet, in addition to the disorienting effect on performers.

Covent Garden's latest emergency funds will soon run out as surely as aria follows overture. Many think the donors of the £15 million should have kept their money until Sir Richard publishes his report. Confidence at the ENO is scraping along the ground. Worst of all for Mr Smith, the image of action may not even have secured his job.

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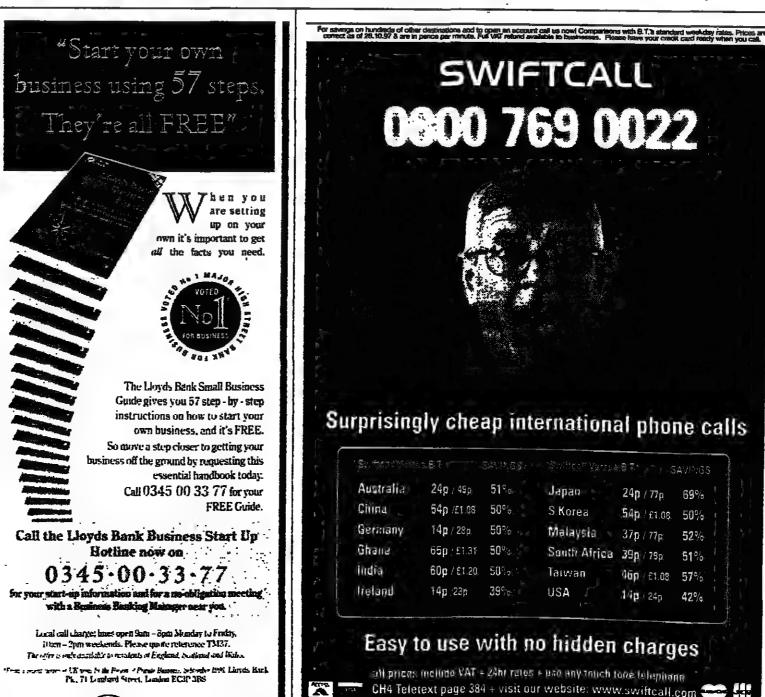


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A charmed life in the fast lane

Max Mosley, whose world has been thrown into confusion by fixing claims, tells how a deal was done on tobacco advertising

ow did Max Mosley. who will have to arbitrate on the Schumacher-Villeneuve collision next Tuesday, persuade Tony Blair to exempt Formula One from the Government's tobacco advertising ban? Was it his modest charm and courtesy, his barristerial logic and diplomacy? Or was it the fact that no man can resist an invitation to a grand prix?

Mosley once fancied becoming an MP himself — he is, after all, the son of Sir Oswald — but few political jobs carry more clout than peing President of the Federation International d'Automobile (FIA), where Mosley governs the world of motorsport, whose Byzantine controversies are beginning to make the world at Westminster look quite cosy. As we saw this week, Formula One has powers that override mere political or ethical considerations.

Would you like to come to a grand prix." is an invitation with universal allure. "It's the key to open all doors," said Mosley, speaking before allegations of grand prix fixing emerged. "Chan-cellor Kohl, the Italian Prime Minister..." John Prescott went in 1995; Tony Blair went with his entire family in 1996, when Damon Hill took him round the circuit.

However, "John Major never came," says Mosley, "and neither irs a huge British industry, hugely important for the country."

Mosley enjoys a charmed existence, running the sport in which he took part in youth (he once overtook Graham Hill). He lives in London but has a grand, marbled office on the Place de la Concorde in Paris, near where his mother, Diana - the extraordinary lady who has managed to be a Minford, a Guinness and a Mosley -- still

Max was only 11 weeks old when his mother was taken to Holloway Prison in 1940. Diana Mosley's memoirs relate that her second son was a precocious, amusing, origi-, nal child, and a fearless rider on the hunting field. When Sir Oswald was attacked by a mob in the East End in 1962, Max flung himself on the attackers and defended himself boldly in court next day: "It was my duty to go to my father's aid."

While he was reading physics at Oxford, Max and his wife (he married at 20; his bride was 19) were given tickets for Silverstone. He had never been to a motor race before and it was the day Surling Moss lapped the entire field. "One. shot and I was hooked," Mosley said. He gave up a career at the Bar to buy his first racing car from Frank Williams, and started winning Formula Two races.

In those days Formula One drivers would come on their free weekends, so he could race alongside Jackie Stewart or Graham Hill. After several crashes — "You can't be a serious motor racer and not have accidents. But I was never hurt" — he gave in to his wife's pleas and stopped. He was on the Hockenheim circuit when Jim Clark was killed.

"Once, on the straight, I touched wheels and went up in the air. I was just lucky. If I'd gone into the trees like poor Jim Clark, that was it.

Any driver from those days will tell you, it was all luck." Instead he founded the March racing team with Robin Hird from McLaren.

"My father didn't approve of that at all. He said, you'll certainly go bankrupt'." Instead, he rose to become the most influential figure in motorsport's governing body. In 1992 he deposed Jean-Marie Balestre, his seemingly unshake-able predecessor. At 57 he has just been re-elected for a further four

The FIA had been talking to Labour big brass about tobacco for two years before this week's developments. The Labour manifesto. tobacco but had left sponsorship to be negotiated, possibly later next

"But then from dear old Porridge Flynn [Padraig Flynn, the EC Commissioner came this move to



bounce everybody into doing something quickly." Alarmed, Mosley and Bernie Ecclestone, President of the Formula One Association, went to see Tony Blair on October 16. They proposed to Tessa Jowell, the Public Health Minister, and Tony Banks, the Sports Minister, that they could reduce tobacco advertising over time, (they have three years to find alternative sponsors) if exempted from the European ban.

in Mosley's view the resulting arrangement is logical and sensible, even if it appears to be a thorn in Labour's flesh. "The Government is trusting us to do what we said we'd do, which is to reduce the tobacco coverage in Formula One, and once this begins to happen, I think everyone will see that they've done something very clever. The Government has used the situation to its advantage.

Of course it is shamelessly pragmatic: motor racing provides 50,000 British jobs; tobacco companies invest £100 million worldwide in Formula One. If it went outside the EU, the jobs would go but grand prix races complete with tobacco logos would still be beamed to homes in the UK anyway.

*Ninety-nine per cent of people who watch grand prix see it on television but only 12 per cent of the TV audience is in the EU, while 70 per cent is in Asia.

"Flynn says we're bluffing about the move to Asia but we're absolutely not, it's all planned. Formula One is willing and able to run substantially outside the EU, and Blair understood that. They can't black out TV coverage from outside the EU, where tobacco sponsorship will remain. If grand prix disap-peared from Europe, Europe would just lose all the economic benefits.

"And once the centre of gravity moves to Asia, where there are plenty of bright people, we'd lose our silicon valley. At the moment it's very difficult to make a modern Formula One car and engine outside the UK. We are the leading country by a huge margin."

Still, the Government's capitulation took even the FIA by surprise - and it had already committed Itself to taking three grands prix to Asia in 1999, plus one in South Africa and eventually one in India. There is also Croatia, where President Tudiman would be delighted to have a Formula One circuit. "We cannot have more than 17 grands prix in a year, it's too stressful for the teams." So they now have that problem to sort out - but they have 18 months in which to do so.

he Tories are making heavy capital out of it but Mosley believes the argument is so overwhelming everyone will realise that Blair has done the sensible thing.

Some of us think it daft to make such a fuss about tobacco, when it is alcohol that fills casualty departments and hospital beds, kills road users, threatens families. Mosley. who gave up smoking 30 years ago, at 27 — "I'd started because it was what everyone did, but in the Sixtles we were all aware of the health hazards, which is why it's absurd that people sue tobacco companies" -- is not convinced that tobacco advertising (which makes no claim to make non-smokers into smokers) persuades people to change brands. Mosley's wife, Jean, smokes Gitanes and would go without rather than succumb to a Virginia cigarette. But then Mosley cites Marlboros - never seen in Europe before 1965 and now one in three butts in every ashtray is a Marlboro: proof, perhaps, of the power of Mariboro advertising.

People ask how Mosley's organisation can possibly police the reduction in tobacco advertisements. The answer is through the FIA regulations, enforced to the letter. "Wherever the race is in the entire world, the car won't leave the pit lane unless it complies with whatever arrangement made. And that's something no government can achieve because they don't run things in every country, whereas we do."

He still waxes lyrical about being in that cocknit himself - "fabulous" - and driving "on the limit" which means any faster and you'd crash. In his day, one in ten races resulted in a death or serious injury. He remembers the year when, out of 21 drivers at the start of the season, three were dead by July, "Cars were very fast but completely unsafe in a crash. We've made enormous strides in safety since then. But there is an awful lot still to improve in matersport."

The FLA's other chief interest which we don't read about because



it is not as exciting as what Schumacher and Villeneuve got up to in Jerez on October 25 - is overseeing 149 motoring associations in 116 countries. They lobby about exhaust emissions, traffic density and about safety; they save motorists' lives daily by devising crash test standards.

Mosley himself drives a sedate Mercedes. "The danger in a Mercedes is it feels so safe and relaxed that you can think you're doing 50 and find you're doing 100 without even noticing. Nobody

earing the Mosley name earing the Mosley name has certainly affected his life. The world of politics was closed to him until was closed to him until after Sir Oswald's death in 1980. By 1982 he was assured that the connection should not make any difference. But interviewed at Central Office, by an "unimpressive" fellow who talked only of Sir

the more congenial world of international motorsport, where nobody cared what his name was.

That was one of the appealing things about motor racing, he recalls. When he was starting in clubs, he remembers hearing someone read out his name on the grid and say, "Mosley. Max Mosley. He must be some relation of ... Alf Mosley, the coachbuilder from Leicester." Phew, the relief.

No discord pure joy for real music lovers

NOT all corners of London's musical life are in turmoil at present. though you might be forgiven for thinking so. While Covent Garden's grandees desperately concoct-ed their multimillion-pound whipround to avoid bankruptcy, a real centre of musical excellence quietly launched a very different fund-

raising venture.

The Wigmore Hall — surely the finest chamber-music venue in the world - held a gala concert on Thursday to benefit its burgeoning education programme and, eventu-ally, its plan to build a smaller venue next door. And although topprice tickets were a not exactly negligible £300 (for that you did get to sup with the Duke of Kent), it was a typical Wiggy occasion: no airs and graces, no starch, no hype, no social posturing. Just pure

musical joy for real music lovers. That has been the Wigmore's secret formula for 96 years, and the only sad aspect of Thursday's event was that one of the Hall's most longstanding devotees. Sir Isaiah Berlin, had died that day. For

CONCERT

Wigmore Hall Gala

Berlin, as for many others, the Wigmore epitomised British civility and civilisation.

The programme was a classic Olaf Bar, who now has few peers in the Schubert lieder department. sang seven Schubert settings (ac companied by Malcolm Martineau) with a blend of conversational case and subtle nuance. Dmitri Alexeev played some little Schumann piano pieces with rare fantasy, and then hurled himself thrillingly into the maelstrom of three Rachmaninov preludes.

The veteran Wagner soprano Anne Evans offered some somewhat idiosyncratic intonation in her majestic progress through the Wesendonck Lieder. But a superlative young English mezzo, Catherine Wyn-Rogers, stepping in at short notice for Berlioz's Les nuits d'été, was un glorious form. Indeed, at times she sounded startlingly like the young Janet Baker. and that cannot be bad.

Finally the Wigmore's tiny platform was flooded with bobbing bodies: the Australian Chamber Orchestra, no less, which plays standing up, and brings an unin hibited Bondi Beach exuberance to everything its young members touch. Here they touched Schubert and Tchaikovsky string pieces to brilliant effect, teetering dangerously on the edge of vulgarity, but never quite toppling in.

This Antipodean finale was entirely apt, for the Wigmore has been run for the past 31 years by an Australian, William Lyne. He loves the place even more than his patrons do, if that is possible, and you can hear the superlative results

> RICHARD Morrison

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ENTERTAINMENT Observer

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Why a lily can threaten the poppy

Conor Cruise O'Brien on Irish

unease about Armistice Day

uncomfortable season for many people in the Republic of Ireland. They have mixed feelings about the commemoration of Armistice Day. On the one hand, there is an awareness that Irish Catholics (as well as Protestants) died in large numbers in British uniform in two World Wars. Most of us (including my own family) had relations in that category, and there is an uneasy feeling that we aught not to deny honour

to their memory.
But against that there is an insistent, organised and wellarticulated tradition of not honouring their memory in any way. This feeling became dominant after the suppression of the Easter Rising in 1916. It focused on the execution of the leaders of the Rising. But, more obscurely. there was a Europe-wide revulsion against the mass slaughter which began to

characterise the war after 1916. In Ireland this revulsion took a peculiar form. By the time of demobilisation, many of the Catholic Irish volunteers felt that they had been duped. and so rejected the poppy - the symbol of their betrayal. Although not universal, these feelings were widespread. Those who did not share them felt abashed and intimidated. Those who decried the war effort, on the other hand, were confident and articulate. Their triumph was signalised by the victory of Sinn Fein in the postwar elections and the enshrinement of republicanism

as the national ideology. Today, real Republicans supporters of the present-day IRA — are quite a small minority. But they remain intense and confidently articulate, and have a good deal of influence over others, and notably over Fianna Fail, the Republic's largest party. That party still styles itself the of its members make little secret of their admiration of

"the boys" in the IRA. The force of this combination has been apparent since the newly-elected President. Mary McAleese, indicated that she was considering wearing a poppy for Remembrance Day. Two prominent members of Fianna Fail publicly advised her to refrain from doing so, and with characreristic deviousness made their advice sound even-handed, if she wore a poppy, they said, she would also have to wear an Easter Lily when the anniversary of the 1916 insurrection came round, and this lily is now the symbol of the Provisional IRA. It is, of course, unlikely that if Mary McAleese chose to wear a lily there would be any objection from Flanna Fail. But for now the threat of the lily serves to

banish the poppy.

Meanwhile, in Derry a number of workers were dismissed for a time from their jobs for wearing poppies. Again, the threat of the Easter Lily was called into play. If the poppy were allowed, the lily

would have to be allowed too. and obviously that would nev-er do. But in this case the British Government stepped in, with an unusual display of firmness, and insisted on the reinstatement of the dismissed workers, free again to wear the poppies. Northern Ireland is still — though barely — part of the UK, and the British Government will not accept the banning of the poppy within

its territory. Not yet, anyway. The Irish have been ambivalent about Britain for a long time, and none of us now living is likely to see the end of it. On the other hand, polls show that the British are more popular in the Republic than any other people: more popular than Northern Ireland people, and a lot more popular than Americans. Yet the Brit-ish Government is regarded with suspicion.

This Irish ambivalence goes back a long way: to the arrival of Henry II in Ireland in the 12th century, when he made the leaders of Gaelic clans pay him homage. It is said that the first to do so — placing his hands within the King's hands - was the head of my own clan, Conor O'Brien. Those leaders were motivated not by sentiment, but by interest. They knew that their recognition of the Crown also meant their recognition by the Crown, and that this would strengthen their position at home. As feudal vassals they could wield an authority denied them within the loosely elective clan system.

But those outside the highest circles reacted against this, and their reactions took pronationalist forms. They decried the great families as having sold out to the foreigner. So what were really clashes of interest within a complex national' system appeared to define themselves along "national" lines, pro-British and

hese divisions were confirmed much later by the Reformation, Losers in local dynastic conflicts saw possibilities of restoration. through rallying to the cause of the Pope against the Crown. As the Crown was far more powerful in Ireland than the Pope, those who appealed to the Pope were materially ruined at the time. But later with most of the Irish people remaining Catholic - the cause for which these leaders died came to be sanctified. The cult of martyrdom in the cause of Church and nation has lingered on. It flared up in Patrick Pearse's manic cult of Christ and Cathleen ni Houlihan, and Pearse is still the patron saint of the IRA.

The so-called "peace process" does nothing to combat these tendencies, it abets them ambiguously but assidiously. That process is now heading unmistakably towards a sec ond breakdown. It may be that the two governments will realise that the IRA cannot be placated, but only fought or yielded to. And they can't



مركدا من رلامل

Tough on the top-up

ur Founder obligeth us under the pain of perju-ry, a dreadful anathema and eternal damnation not to suffer any of his Statutes to be altered, infringed or dispensed with: and commands us under the same sacred obligations not to exercise any Orders or Decree whatsoever contrary or repugnant to the said

Oxford always hates change. It did so in the 17th century. It fought reform in 1850. It defied Lord Franks's attempt to update the college system in 1966. Now Oxford and Cambridge are again embattled. They face the imminent withdrawal of their long-standing perk, a Ei,500 per student annual "top-up" fee from the taxpayer. Cancelling these fees would cost the two universities £35 million. It was mooted by the last government's adviser, Sir Ron Dearing, It was supported by Gor-don Brown to cheers at the Labour Party conserence. A final decision is expected this month.

Every man is his own trade unionist. I have heard doctors, lawyers, diplomats, farmers, even politiians, respond to outside interference as if their kith and kin were facing the axe. Sweet reason may apply to the work of others, but trespass on a man's vocational hearth, and hell has no fury like his response.

None is so ferocious under attack as the British academic. Next Wednesday the scions of Oxbridge will descend en masse on the House of Lords to protest at the threat to their subsidies. News from Downing Street is that Tony Blair has never known lobbying like it. No matter that his Government is united for change, and that the rest of higher education considers the subsidy inequitable. Oxbridge is Oxbridge. It ranks alongside Covent Garden, the monarchy, the BBC, the Brigade of Guards, as quality heritage, fragile, irreplaceable and of inestimable pub-

At present the nooks and corners of the Establishment are alive with murmurers. This college headship might soon be vacant. Young Andrew or Sarah might yet be slid a PPE place, despite two Bs and a C. An American research donor hangs in the balance. Mr Blair must surely recall those misty nights in Canterbury Quad, the elevating tutorials. the picnics under the mulberry at St John's. He wouldn't want to go down as the man who wrecked all that,

Why should the taxpayer subsidise the elite? Oxbridge ought to fix its own fees

This is Rolls-Royce lobbying, known as "not worth the bassle" lobbying. On first sight, Oxbridge's case for a top-up subsidy is indefensible. Nowhere in education is there so glaring an example of "unto every one that hath shall be given and he shall have abundance ... " Both universities are rich in income, well-endowed and in a position to select the ablest students and turn out the most successful graduates. The world is clamouring at their gates. They rank with Great Ormand Street Hospital for Children in the ease with which they can raise cash for new buildings. Though the colleges are secretive about their money, recent estimates put the invested wealth of the two institutions

at some £2 billion. To this, Oxbridge mouths the famous cons of quality. This quality "trickles down to help the poor in subtle ways. Ill-considered re-

form risks that golden flow. Besides, E35 million means so much to Oxbridge but would do so little if spread round Britain's other 100 universities. Quality must not be sacrificed on the base altar of quantity. Thus cry all liberals with their subsidies at bay.

This excellence is said to be

enshrined in the tutorial, an expensive form of one-to-one teaching apparently not suited to less gifted students elsewhere. The tutorial echoes the monastic tradition of the scholar and his clerk. It is the reductio ad minimum of the "smaller class size". That this should be recognised by the taxpayer for education's winners rather than its losers is an exotic irony of British public

Oxbridge turns deftly to meet this challenge. It plays the accessibility card, familiar to students of Covent Garden subsidy. The two universities claim to be eager to have more state school pupils, who currently occupy half their undergraduate places. This they hope will help to validate their

extra subsidy. The accessibility argument is ob-

scure, and hardly applies only to Oxbridge. It also equates state schooling with working-class background, though most state schools sending pupils to Oxbridge are selective and middle-class. (A working-class child who wins an assisted place at a private school is classified by Ox-bridge's class-warriors as rich and middle class.) Either way, neither university seems to know how many of its students are truly working-

class, nor why it matters. Nor can it show why such students, reluctant to come to Oxbridge, themselves suffer or harm the State, through having to go to university elsewhere. Oxbridge may like a small massage to its political conscience. Why taxpayers should help the "working class" in

ion, by giving £35 question that needs another five rounds of port for an an-

If the top-up subsidy is hard to defend on first sight, it is even harder on second and third. There is no sign of Oxbridge wanting the extra money to help students from poor backgrounds who might be less able than at present. Both universities continue to cream the best sboth-formers and thus, presumably, damage the "excellence" of other top universities. Public spending has plummeted by a third over the past five years. To give £35 million to just two institutions to compete with the rest, when they are winning anyway, cannot be sustain-

able in equity.

Oxbridge undergraduates certainly do well by tutorials, but they have been pre-selected to do well anyway. My experience of Oxford teaching, a mix of casual tutorials with illattended lectures, was disorganised, wasteful and intellectually solitary.
Of greater value was the informality inculcated by the college system, an academic "small-is-beautiful" that forms the core of Oxbridge's distinction. I believe this is worth retaining, but not at the taxpayer's expense. Indeed, the chief threat to the college

principle is not fees as such but the

active part in college life.

Since the University Grants Committee led Oxford and Cambridge down the path to public subsidy between the wars, they have pros-pered mightily. They won half a-century of financial privilege. They now find themselves like Trollope's Warden of Hiram's Hospital. They have been rumbled. They should "acknowledge the anomaly" and remain quiet. Oxbridge will probably be given time to adjust to the same level of fees from the taxpayer as

Or at least they should be noisy in a different cause, that of true privatisation. It is simply not credible that the lost £35 million cannot be levied on. those who have in the past, present and future, benefited from an Oxbridge education. So far, the present Government has refused to allow universities receiving any public money to fix their own fee-andscholarship tariffs. It fears this would lead to unfairness. This is absurd.

The Government has been paying top-up fees to Oxbridge for decades. Why should Oxbridge, and other universities, not be allowed to charge. their own? All students are about to pay something towards their editica-tion. If Oxford and Cambridge want to offer a collegiate, even a tutorial; education they should charge for it and the beneficiaries should pay.

f these universities want to offer scholarships, whether to aid academic selection or to ease their social consciences, that is their business. If they find it hard to release the endowments embedded in the colleges that is their problem. If they find it painful to restructure their constitutions, the pain should not transfer to the taxpayer. If they find it distasteful to ask college

members for money, too bad. Nobody ever asked me for a penny for my Oxford education. I thoroughly enjoyed it and may have benefited directly from it. I would not dream of telling the nation at large that it benefited too. They gave me a gift and I can only say thank you. All else is cant. Like Mr Blair, I attended the richest college in Oxford, St John's. Long may it prosper. But until Oxbridge prises open the fist of my estimable alma mater and distributes its largesse across the poorer colleges, it cannot parade its rags through the streets of Westminster. The nation

Philip Howard



Compassion, cruelty and the caveman's itch

y any civilised definition. a caring, compassionate society is better than a cruel one. But hysteria about suffering au pairs and dead princesses is Pi [sic] as well as Di in the Sky. And ours is not the first soppy generation. For the Victorians had hearts of marshmallow as well as iron. Attributed to Oscar: "One must have a heart of stone to read the death of Little Nell without laughing."

And as for those foxes! If the Government sticks to its guns (metaphorically), the Bill to outlaw hunting wild animals with dogs will not reach the statute book this year. But if the vote in the Commons on Second Reading shows overwhelming support for banning foxhunting, the Government may have sec-one thoughts about making time for the Bill. And then the Russells that massacre squirrels messily in the will become criminals. I grey squirrels messily in the park will become criminals. I shed no tears for grey squirrels, which are prolific tree vermin. And I shed no tears for foxes, having seen what they can do to a chicken run.

When the moon is full, I am woken up by fearful screaming in the Notting Hill square. I crept out one night in my pyjamas and saw that it was made by a vixen playing with her cubs. For if you drive Nature out with a pitchfork, she will soon find a way back, in the shape of urban foxes living high on dustbins. You may ban foxhunting. But the hunting inst-inct is the second oldest in man. Cave paintings at Lascaux and Altamira show that man's earliest preoccupations were

hunting and being hunted. The earliest book On Hunting is republished in English this week by Penguin Classics. Xeno-phon was an Athenian county gent who became the world's first journalist. And for him hunting was not a "sport" but a religious act of devotion to Artemis, the huntress, a rite of passage to manhood, and as important for the weekly shop as any supermarket.

Even in democratic Athens. there was class war between hunting hobs and jealous yobs. Xenophon argued that the justification for hunting was that it was educational and religious. It made brave and resourceful soldiers. Compare Linda Colley, who argues that foxhunting created the British cavalry. Xenophon claimed that hunters, being noble, true and bold, were morally superior to politicians,

Perhaps the old hunter was right. But killing foxes is not as heroic as killing wild boars. The urban foxes of Notting Hill will be squashed as flat as pancakes by traffic up Ladbroke Grove. I discern no hunting instinct in myself, though I dare say that it lurks there vestigially in the journo's pursuit of a scoop. But I hope that the Bill to ban foxhunting falls. Hounds love their bloody work. Hunting may be nasty, vulgar, snobbish and naff. But it is an inveterate part of human nature. It will take more than a Bill to kill Man's bunting itch.

especially democratic ones.

Sporting pair

afford to yield.

Sullivan, proprietor of that bracing publication, the Sunday Sport. He needs help, of the domestic kind. He asks for two "hardworking couples" ("can be close friends who live together") to be paid £500 a week each to join him in his neo-Georgian mansion in Theydon Bois, Essex. Duties: gardening, cooking and security ("I

never like my house unoccupied hence the need for two couples"). Sullivan, who persuaded a 69stone American woman to take her clothes off for his readers, is not looking for the more formal surt of butler. "I am Chairman of Sunday Sport Newspapers," he writes, so an "easygoing attitude is as impor-

house is very informal. So why advertise in The Ladv. a polite magazine read by governess-es and retired nannies? "Most professional butlers who respond to these adverts began life as footmen in the Royal Household," points out Hutchinson's, chief flun-

tant as previous experience. My



key-supplier to the portcullis-owning classes. Perhaps they'll relax their standards this time: with the goes a self-contained, two-

hedroom flat with a zebra-covered bonkette and a car for each couple. Applicants should send him a CV with, naturally, a photograph.



Four million pounds' worth of cream teas, please

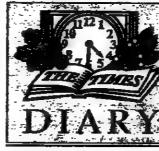
• FURTHER gloom for the Royal Opera House: the Romanian baritone, Alexandru Agache, has dropped out of a much hyped production of Othello. Agache, who was lined up to sing lago in three performances at the Albert Hall. bowed out due to "bad health". Suggestions that he was fed up with strife there are "tosh".

Steering clear

LORD HURD OF WESTWELL has had an adventure. For the filming of his televisual study, The Search for Peace, he had to fly to Hamburg to interview Helmut Schmidt. But I gather that he was given a warning by the security services that he should be accompa-

nied by a government bodyguard.
They warned us that there was an active IRA cell in the city." says Matthew Barrett, producer. On board Lord Hurd found his new BBC chums in steerage and so, with patrician ease, settled down there. This was not quite the thing for his bodyguard, who found the gentle comforts of first class more congenial.

OLD TIMES "By helping to promote tobacco they are harming their own customers, spectators and viewers. It kills about 120,000 of its own customers every year." - Frank Dobson, Health Secretary, back in May on tobacco advertising in For-



JASPER GERARD

FEMALE MP did something handy in the House the other day: she mended the lift. Claire Curtis-Thomas, Labour MP for Crosby. was discovered by colleagues battling with the lift shaft at the Norman Shaw North building. A chartered mechanical engineer.



screndriver, fiddled with the con-nectors and within minutes had the lift zooming up and down. I carry a miniature tool box with me because you never know when it will be aseful," she explains. "And because I drive a Fiat."

Party games A PET scheme by Tony Blair to

boost his party's membership has been condemned by Labour's own

HO. The PM backed a pilot project in his Sedgefield constituency to sign new members for just a pound. He praised the burgeoning membership as an example for other local parties. A fearless Walworth Rd official called Sedgefield to find out why they had signed up 600 members since the election but collected so few of the she pulled out a spanner and £1 fees. An emergency meeting of the local party agreed that HQ had got its figures wrong. Now Wal-worth Rd wants to block extension of the scheme nationally. John Burton. Blair's local assistant, will confront Labour HQ: "We're going to

> do it all ourselves." Nasty. MEN TIMES ROMANCE into't dead — it just needs a little help from spin doctors. Mile and Boon, publisher of landledy romances, has hired Shandwick Internafiorial, "the world's largest independent PR firm" to add some much needed, er, dash to its tenne tilles.

take over from Walworth Road and



amused Jacob Rees-Mogg, 27, the foppish and failed Tory candidate for Fife Central (his nanny was roped in to talk himup to locals) has been lavishing affection on the Past It girl, Tara Palmer-Tomkinson.

Tuesday night found them aving at The Two Cities Ball, a party to lift the gloom of Westminster Tories. For five songs Rees-Mogg led her round the disco floor in a self-conscious clinch, but still Tara's appetite was not sated: she demanded a repeat rendition of I Will Surwive. They then retired to a quiet > corner, and debated punctuality.



Long dance: left, Tara and, right, Jacob were together at a ball

... surive on time was the "polite-NANNY would not have been ness of princes"; Tara said it was a turn-off. For RM a late night is staying for port and cigars at the Carlton Club, so bed soon beckoned. He left without asking for her telephone number.

ANNA FORD was sadly absent from the bash to celebrate 40 years of the Today programme. Perhaps she did not want to meet John Birt or the feeble Tony Hall after one of her interviews was unfairly criticised. The crowd were mainly back-slappers, except Mike Chaney, former To-day editor. "We had twice the audience when I was editor. We didn't need all this narcissism," Jacob declared that the ability to: 'he waved disdainfully.'

Why Lational for a reason

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DAYS TO REMEMBER

Symbols of sacrifice that must not wither

When appeals are made to Britain's heritage, it is the shadow of the country house or the murmur of the museum not the mud and blood of battle that comes most easily to mind. Yet the most precious parts of this country's heritage are the traditions and liberties fought for in the past, enjoyed in an unbroken line for centuries, and commemorated tomorrow. Eighty years ago in Flanders and 55 years ago on the Pacific and Atlantic, in the Western Desert and the skies above these islands men were sustained by their memories of home and its freedoms. As the memories of the generation that endured fade, it becomes more important than ever to inspire the young with the spirit of remembrance and a sense of their most valuable inheritance.

Educating the young about the sacrifices of the past can take many forms. The choice of the Spice Girls to launch this year's poppy appeal may have unsettled some traditionalists sensitive to the cynicism of those who promote pop stars and deal in the volatile stock and trade of celebrity. Whatever misgivings they may have legitimately had, should, however, have been overcome by the publicity the Haig fund enjoyed. The Forces have always had sweethearts with hemlines higher than the Black Watch would allow; and the stars of today seemed genuinely touched by the compliment that had been extended them. Their visible emotion may provoke the curiosity, the empathy, of a generation for whom war is the most distant

In the hope of harnessing something of that curiosity, the Imperial War Museum is to complete a database of all the nation's war memorials. With the help of a grant from the National Heritage Memorial Fund, it is hoped that information on all of Britain's 54,000 memorials can be centrally collected and put on record. The museum has noticed a welcome increase in memorial inquiries recently, especially from school children. Even in the age of the video screen, the simple solidity of the stone memorial retains its capacity to move. For those without a direct personal link to the suffering of the past, the memorial provides a bridge to our shared history and poignant focus for thanksgiving.

One memorial perhaps more than any other should be in the nation's mind this weekend. It is ten years since the IRA detonated a bomb during the Remembrance Service at the war memorial in Enniskillen. County Fermanagh. The innocent victims of that atrocity were giving thanks for their freedom from tyranny, bought with the blood of the thousands from Ulster and beyond who fought fascism in the Second World War. Their sacrifice should remind every citizen of these islands that democracy's enemies have still not been defeated. Republican hands still hover over detonators, primed to kill if necessary. This November it would be welcome if all those on the island of Ireland who sympathise with the victims of Enniskillen were to wear

a poppy in their honour.

For symbols, whether poppies or more concrete memorials, require continual sustenance. The National Heritage Memorial Fund, which has helped the Imperial War Museum this year has done so from a dwindling grant. It was set up originally as the National Land Fund by the then Labour Chancellor, Hugh Dalton, in the immediate aftermath of the Second World War. Since then it has been there when other sources of finance have failed to keep the nation's heritage as intact as possible for future generations. It would be a pity if the slow decline of its finances were to presage its abolition, especially when lottery funding alone cannot fulfil the National Heritage Memorial Fund's role as guardian of last resort. The fund's establishment was in its own way an act of commemoration, a symbol of shared sacrifice. As the ties to the past fray elsewhere, those that remain unbroken should not be left to wither.

PAISLEY TIES

Why Labour reformers in Scotland must cut the knot

Usually after by-elections, each contestant finds a reason to crow. The Paisley South poll gives little cheer to any party. The Tories won just 7 per cent of the vote, down on their dismal showing in May. The Liberal Democrats were a poor third. But neither Labour, which won, nor the Scottish Nationalists, who nearly won, have much cause for self-congratulation.

This was a seat which should have been perfect territory for the SNP. It lies in the central belt where, if the party is to make any sort of electoral breakthrough, it must start to score. The by-election was caused by the suicide of Gordon McMaster amid accusations of a smear campaign by a neighbouring MP. Moreover, Labour is now in power; this normally aids the SNP.

Labour just held the seat. There was an if per cent swing to the nationalists and the majority of the new MP. Douglas Alexander, is now a slim 2,731. The old guard in the Scottish Labour Party may take this as a sign that their stables do not need cleaning. They would be wrong. If it had not been for the popularity of Labour at a national level, they would almost certainly have lost one of their safest Scottish seats.

To have been saved by Tony Blair is probably not a comfortable position for Scottish Labour, which is still broadly unpersuaded by new Labour arguments. The revolution in the party has barely extended north of the border, even though a a few powerful Scottish MPs are at the heart of the Blairite "project". Because Labour remained successful in Scotland even in its

darkest days, the party leadership in London concentrated its attention elsewhere. Now it must seriously address the corruption and abuse of power that is tarnishing its reputation in Scotland.

Between now and the elections for the Scottish parliament, Labour needs to flush out its local councils and parliamentary constituencies. The more sleaze it uncovers, the more kudos it can win for cleaning it up. particularly in England, where the Scottish Labour Party stands in low regard.

Mr Blair also needs to ensure that candidates for the Scottish elections are of high calibre. He has to make do with many second-rate Scottish MPs at Westminster. But in Edinburgh he can make a fresh start. This will need the sort of membership recruitment that has taken place in England, where one-member-one-vote selections have tended to produce better candidates.

Some Scottish Labour figures have sugested that the new parliament should bring n proportional representation for local elections. Unhealthy as PR may be for Westminster, it would help to address the problems of corruption in councils which are, effectively, a one-party state.

So far, Mr Blair has been ably aided in his Scottish investigations by Donald Dewar, Scottish Secretary. It is now time for other Scottish heavyweights to lend their voice to the campaign to clean up Labour politics north of the border. Robin Cook could make a start. Now that Gordon Brown has won a seat for Mr Alexander, his protégé, he should show his gratitude by joining in.

SLEAZE ON THE GRID

Grand Prix racing needs to change its morals and its methods

The revelations in The Times today about the fixing of the European Grand Prix race in Spain last month is a serious blow to Formula One racing. A sport that earns billions of pounds for Britain and where this country is laps ahead of any rival has been tarnished with allegations of collusion and race-fixing. Accordingly, the question is raised whether this global sport, said by some to be the most popular after football, is in fact a sport at all. If the skills of the top drivers are not fully pitted against each other, is Formula One a fair championship or merely a show where the outcome is

manipulated in advance? It is little wonder, therefore, that the Federation de l'Autombolile, the sport's governing body, has reacted swiftly to the charges. The clear suggestion that, among other irregularities, Williams and McLaren, Britain's two best Formula One constructors, conspired to allow Mika Hakkinen to win the European Grand Prix at Jerez is a shock - even to television viewers who suspected that there was something odd about the race after Michael Schumacher dropped out. There is good reason for alarm. Anything that calls into doubt the probity and transparency of the sport could immediately unsettle one of the must

lucrative industries in the world. Motor racing employs some 50,000 people in Britain, in an industry worth at least £1.3 billion. Britain's technological dominance means that all but four of the main Formula One teams are based here. The expertise built up is so overwhelming that even

engines badged as Mercedes are in fact made in Northamptonshire. There are few challengers overseas, though France and Italy are still in the race.

Formula One is not simply a prestigious sport, that brings 100,000 people to Silverstone and draws comparable crowds in each of the 17 races each year: it is, quintessentially, a sport made for television. Each year some 500 million viewers in about 130 countries follow the contests between Schumacher, Jacques Villeneuve, Damon Hill and the others as they hurtle around the premier courses.

What actually happened in Spain will now be investigated. The consequences could be severe. A top model car costs about £1 million, with a further £50 million a year to keep it on the road. If McLaren or Williams were suspended, even for a year, they would suffer a devastating commercial and competitive setback. Schumacher's own driving tactics are being separately investigated, and he faces possible suspension for at least three races. The public has long suspected that top drivers deliberately push their rivals off the road; but they have little idea of the kind of manipulation the tapes reveal.

The Formula One industry made a powerful plea to the Government to be allowed to maintain tobacco sponsorship because keeping the expertise in Britain was so vital. The Government risked unpopularity in agreeing and breaking a campaign pledge. The sport's deception is ill-payment for such a concession: a pit-stop is needed to change morals and methods.

LETTERS TO THE EDITOR

1 Pennington Street, London El 9XN Telephone 0171-782 5000

Contradictions in immigration law

From Mr Richard McKee

Sir, Mr Q. S. Anisuddin (letter, November 4) takes to task a former head of the UK Immigration Service for writing that the previous Government gave "illegal entrams who claim asylum a right of appeal before removal which had never existed previously". Instead, Mr Anisuddin suggests that the right of appeal against refusal to grant entry has existed in all cases since the operation of the Immigration

Both writers are in fact correct. But appeals are not possible before removal, either for illegal entrants or for passengers who are refused entry on arrival (except those holding valid visas). They can appeal, but only from abroad, after they have been removed. What the last Government did, in the Asylum and Immigration Appeals Act 1993, was to confer an in-country right of appeal on all asylum-seekers,

Mr Brian Parkinson of the Chamber of Shipping (letter, same day) writes that ferry operators, just like airlines, are liable to be fined under the Carriers' Liability Act for carrying passengers without valid visas. The exemption currently enjoyed by the rail operators using the Channel Tunnel has in fact been threatened by the Home Office Minister, Mr Mike O'Brien, who warned the Eurostar management in July that they too could face fines of £2,000 per passenger (News in brief, July 31). This was after the Immigration Service had complained that "hundreds" of Somali asylum-seekers were arriving on the Shuttle.

This neatly illustrates, I think, a contradiction in the thinking of both Conservative and Labour Governments. They provide the procedures for people to apply for asylum in this country and to appeal against its refusal, but at the same time try to stop them getting here in the first place and make it difficult for them to obtain the wherewithal to stay here if they do.

I should also add that many who do get here are liable to removal to "safe third countries", which basically means countries in Western Europe through which they passed on their way here and to which they can be returned to pursue their asylum claims

There is a far-reaching problem here which the occasional high-profile group of asylum-seekers, like the Slovakian gypsies, throws into prominence briefly before media attention turns elewhere. How do we in the West reconcile our commitment to hugees with the growing pressure on people in other parts of the world to seek a better life in the West, when long-distance travel is now possible as never before?

Yours faithfully. R. McKEE (Tribunal counsellor), Immigration Advisory Service, County House, 190 Great Dover Street, SEI. November 4.

Justice abroad From Mr Duncan Reid

Sir, It is time for more balanced reporting and for a less emotional reaction to the issue of "innocent" Britons abroad at the mercy of slipshod foreign legal systems. The general impression given by our media is that Britons who find themselves accused of crime and, on occasion, murder in a foreign land are either not guilty, regardless of the facts, or that they are not getting a fair trial. In most instances events would be reported very differently had the crime taken place on British soil.

The tone of reporting often casts doubts on the character of the people of the country involved, the merits of their system of law, or both. Recently we have seen Saudi Arabian, Italian and American legal systems and lawenforcement personnel criticised for their supposed unreliability, inferiority and inability to give British individuals, or groups, fair treatment. They seem to be the ones on trial, not those accused of crimes.

Britain's attitude towards the trial of the alleged Pan-Am, bombers has taken this a stage further by casting aspersions on the legal systems of several countries, neutrals included, by deeming them unfit to administer justice to a standard available in the UK.

We tend to believe that we in the UK have the best judicial system in the world. From an objective view, however, our reputation has been tarnished by well publicised miscarriages of justice. When our own house is in order we may honestly criticise genuinely inferior legal systems which fail to deliver justice to our nationals.

Yours faithfully. DUNCAN REID. 8 Raeside Avenue, Newton Mearns, Glasgow. November 6.

Hitler and Ypres

From Mr M. A. Faraday

Sir, Surely Hitler, or any German for that matter, would have written "Ypern", not "Ypres" (letters, November I) on the "1916" painting.

Yours faithfully, M. A. FARADAY. 47 York Gardens, Walton-on-Thames, Surrey. 100534,1635@compuserve.com

Opera and dance rise to high drama

From the Chairman of

Sir, The crisis at Covent Garden and the question of ENO's future prompt one to reflect that the case for a government or Arts Council subsidy for opera arises from what one might call international subsidy competition. To take one important area only, the price of stars per performance de-pends ultimately on what other European governments are prepared to give their own state opera houses.

Access to a wider audience can come, but only at a price. The basis for calculating that price should be the cost of a privately funded production playing to a full house in any European country.

Yours faithfully, LEONARD INGRAMS, Chairman, Garsington Opera Limited, Garsington Manor, Garsington, Oxford

From Mr D. W. Pountney

cial situation is not "dire" as claimed in your leading article today. True, it has a substantial current deficit, but it has just been given a substantial "stabilisation grant" to resolve its rev-enue-funding problems. And before The Times trots out once again the sneer about "powerful theatre unions" and their "antiquated practices" it should do some research: ENO has highly flexible agreements with both

If Mr Chris Smith is sincere about protecting the identities of both companies, there will not be much scope for savings on revenue funding: if the companies do not continue to have their own choruses and orchestras, then they certainly have no independent identity. It is the capital investment in the Coliseum that might be saved: but as you suggest, the theatre would have to be renovated to make room for the ballet anyway.

The give-away phrase in your leader is that ENO could retain its individual style under Covent Garden's roof "at least to start with". And then? Ra-

tle", isn't this a rather cynical manoevre to strike now and eliminate one opera company when the chair of the Arts Council is about to depart, there is no general director at ENO, and the

(Director of Productions, ENO,

From the Editor of Dance Europe

Sir, Debra Craine's proposal ("A pas

de trois at Covent Garden?". Novem-

ber 5) that the Royal Ballet be relo-

cated to the Coliseum and share its

stage with English National Ballet

and visiting companies is not a possi-

ble solution but the only solution if dance is to retain any status in the cap-

ital. Whilst the Coliseum lacks ade-

quate rehearsal studios, adaptations

to the building are feasible, and the

Covent Garden area does have inde-

the Dance House for which so many

of us have long craved, the financial

savings made by eliminating the need

to strike complicated sets, from opera

to ballet and back again - as was the

regular pattern with the Royal Opera

and the Royal Ballet cohabiting - is

surely obvious. Or must we spend

hundreds of thousands of pounds on

Sir, For Lord Chadlington, chairman

of the Royal Opera House, to lose two

directors of his company during a per-

iod of financial crisis is certainly a misfortune and looks like careless-

ness. To lose his director of finance as

well, and not replace him for a whole

year of that crisis, is - to put it chari-

Yesterday you reported Lord Chadlington as saying that trying to get a grip on the figures had been like "try-

ing to catch a falling star. They chan-

ged every month in the most alarming

way." Would the chairman of a public

company losing £4.7 million a year ex-

pect to survive if he were to report to

his shareholders in like manner?

254 Alexandra Park Road, N22.

yet another feasibility study?

PO Box 12661, London E5 972.

From Mr Adam Clapham

tably - incompetent.

Yours faithfully,

November 6.

ADAM CLAPHAM

Yours faithfully, EMMA MANNING.

Editor, Dance Europe

November 5.

Aside from the joy of finally having

pendent rehearsal spaces.

bad news for the arts?

c/o Wiener Staatsoper,

November 4.

Operaring 2, A-1010 Wien.

Yours sincerely, D. W. POUNTNEY

Royal Opera is in exile. Is new Labour

Garsington Opera

In all other industries such subsidies are reckoned to be unfair compe tition with the private sector and a case for referral to the European Commission. Most American opera houses such as the Met function almost without state subsidies and in this country there are successful opera houses such as Glyndebourne (and dare one say Garsington) which take not a penny of the Government's money. Such an approach promotes rigorous budgeting and allows artistic freedom.

Sir, English National Opera's finanstage staff and chorus.

ther than a brave "grasping of the net-

Sir, I must take issue with Dr Dieter

Helm's implication ("Why coal should no longer be king", Business, October

31) that closing coalmines would re-

duce methane emissions into the

atmosphere. He is correct in saying

that working mines "leak" methane;

far from it being wasted, however,

mining companies often use it for

power generation. The co-generation

plant at Harworth mine in Not-

tinghamshire is an example of this

Closing coalmines will not neces-

sarily decrease overall methane out-

put, since many old mines continue to

yield gas for decades from vents delib-

erately installed to control emissions

and prevent haphazard leakage via

This company has recently received

planning consent for a power genera-

tion plant at an abandoned coalmine

in Derbyshire, following tests which

confirmed that vented methane could potentially be used to environmental

and commercial advantage. This in-

novative use of a currently wasted

local energy resource will reduce its

greenhouse effect and assist the UK to

Hermitage House, Hermitage Way,

Sir, I hope it will not have gone un-

noticed by my fellow octogenarians that the BBC have unwittingly engin-

eered another rite of passage for the

Instead of staying up last night for

Saturday night's Match of the Day at

10.50pm I sought my bed and opted

instead for the repeat showing on

Sunday morning at 7.15am. And what

does it matter if most of the viewers

sharing my enjoyment are under-12s?

It is rather nice to belong to a club that

caters exclusively for both grand-

Weekend Money letters, page 61

Letters should carry a daytime

telephone number. They may be faxed to 0171-782-5046.

e-mail to: letters@the-times.co.uk

children and grandparents.

Yours sincerely, EDWARD ARMITAGE,

11 Cambridge Road, Ely. Cambridgeshire.

November 2.

achieve its emissions targets.

Mansfield, Nottinghamshire.

Yours sincerely, CAMERON DAVIES

(Managing Director).

November 1.

Coalgas (UK) Limited,

environmentally friendly use.

natural seepage pathways.

Coal emissions

From Dr Cameron Davies

London assembly

From Mr Richard Ottaway, MP for Croydon South (Conservative)

Sir, The response from Mr Nick Raynsford, the Minister for London (letter, November 3), to your call for separate votes in the referendum on the proposed mayor and assembly for London (leading article, October 30) provides a revealing indication of the

nature of the proposed assembly.

To argue that an assembly of 32 borough leaders would not control the excesses of the mayor but that 32 elected assembly members could, highlights an extraordinary lack of confidence in the borough leaders (half of them Labour councillors), who deal with local problems at local level every day. Working together in an assembly they would build a vital bridge between the councils and the new mayor.

Mr · Raynsford has also made it clear that the assembly will not be elected by a constituency or a borough, so as to avoid them "fighting for his or her own patch". This is a fundamental break with the nation's electoral principles: even the new electoral arrangements in Scotland and Wales retain constituency links. With no roots and no local knowledge, the as-sembly would be nothing more than a talking shop.

Yours faithfully, RICHARD OTTAWAY (Conservative spokesman on London). House of Commons. November 4.

Students' benefits Return match From Mr Edward Armitage

From Professor Richard Stone. Principal, Inns of Court School of Law

regulations.

Sir, May I respond to the assertion (report. October 30) that students at the Inns of Court School of Law are exploiting a loophole in the benefits

If students request from us a statement of the course obligations (and only a small number do so), a standard letter is issued by our registrar. This states clearly that our students are following a full-time course. It gives the average hours of class time per week, but also refers to the need for private study on top.

Circumstances may mean that some students (eg, if they are disabled) can claim certain benefits. It may be that those at the ICSL have proved more enterprising than students elsewhere in exploring their legal entitle-

Yours faithfully, RICHARD STONE, Principal, Inns of Court School of Law. 4 Gray's Inn Place, Gray's Inn, WCl.

October 30.

Church dissent on gay age of consent

From Mr Timothy H. Jones Sir, I find it difficult to understand why the Reverend David Holloway and his wonderfully thriving commit-ted congregation at Jesmond (report, November 3) are getting so hot under the collar about recent statements from the Bishop-elect of Newcastle, the Right Reverend Martin Wharton.

You quote the bishop as saying that homosexuality within a loving permanent relationship is no sin". The idea of a lifelong monogamous homosexual relationship is an interesting concept. If such things exist they are so rare as to be of little or no con-

sequence. I would uree Mr Holloway and his fellow believers to concentrate more on developing fresh and exciting ways of communicating the Gospel, rather than seeking confrontation and appearing, albeit unintentionally, as hardline homophobes.

Yours faithfully, TIMOTHY H. JONES, 48 Linen Court, Trinity Riverside, Salford, Manchester 3. November 3.

From the Bishop of Oxford

Sir. In view of my responsibility as chairman of the group set up by the House of Bishops to follow up Issues in Human Sexuality, I would like to darify the report you gave (November 5) of my views on the age of consent.

My support for the position of the House of Bishops on human sexuality remains unchanged. But not everything which is immoral should be made illegal. Spite, sex outside marriage, self-righteousness and love of riches are just some of the things that are contrary to the mind of Christ. But

we don't make them crimes. I believe that law has a moral basis and can have an educative function. Nevertheless the balance of argument now suggests 16 rather than 18 as the age below which homosexual activity should be a criminal offence.

Yours faithfully, **TRICHARD OXON:,** Church House, North Hinksey, Oxford. November 5.

From the Bishop of Sodor and Man

Sir, The Vicar of Jesmond has alerted readers to the views of the Bishopelect of Newcastle. Now, the Bishop of Oxford has spoken out in favour of lowering the age of consent for male homosexuals to 16 years.

We appear to b shots from the liberal element of the House of Bishops that this is the way the debate is to go. Let me put on record that I shall most definitely oppose such an age change, and that although I am not from the same mould as the Vicar of Jesmond, I admire and applaud his stance.

Bishop Harries must surely now resign the chairmanship of the House of Bishops group on homosexuality. No report which he presents to us will be able to claim impartiality or fairmindedness.

Yours etc. TNOEL SODOR AND MAN. Bishop's House, Quarterbridge Road, Douglas, Isle of Man. November 5.

Live and kicking?

From Mr Paul Motte-Harrison

Sir, Noting from your back-page summary today that the Vaudeville Theatre in the Strand is to be "turned into a variety-palace featuring the best modern comedians", one is led to wonder what they will put on for the second week.

Yours faithfully. P. MOTTE-HÄRRISON, 17 The Meadway, Shoreham Beach, Shoreham-by-Sea, West Sussex. November 6.

Language 'tsar' From Mr David Philpott

Sir, Might I suggest "language monarch" instead of "language tsar" (letters, October 31; November 5)? It is, after all, the Queen's English.

Yours faithfully, DAVID PHILPOTT, Knightons, 26 Mount Tamar Close, King's Tamerton, Plymouth, Devon. david.a2106328@infotrade.co.uk

From Mr Gareth Boote

Sir, Presumably the word "tsar" is intended to indicate a greater degree of service and commitment than does a mission statement", a "quality of ser-

vice" logo or a "charter mark". Any modern tsar will be mindful that the last one to fail people's expectations was taken out and shot.

Yours faithfully, GARETH BOOTE, 13 Batheaston Grove, Leigh, Lancashire.

From Mr Jonathan Harvie, QC

Sir, A language Pope (letter today) would be doubly appropriate. It also brings to mind lines from the wellknown parody of the poet's own lines: Pope springs eternal in the human breast, What oft was thought, but ne'er so well

Yours faithfully, JONATHAN HARVIE, 2 Hare Court, Temple, EC4. November 5.

ه كذا من الاصل



COURT CIRCULAR

SW3, today.

BUCKINGHAM PALACE November 7: The Queen arrived at Swindern Station this morning and Swindon Station ins morning and was received by Her Majesty's Lord-Licutement of Wilshire (Leutemant General Sir Maurice Johnston) and the Mayor of Swindon (Councillor

Maurice Fanning).

Her Majesty drove to Gorse Hill infant School and was received by the Chairman of the Governors (Mrs Jessua Mason) and the Headteacher (Mrs Prisca Da Cunha).

The Queen toured the School, opened the Nursery School, and met Governors, staff and local education authority representatives.

Her Majesty afterwards visited the

National Monuments Record Centre and was received by the Chairman of the Commissioners of the Royal Commission on Historical Monu-ments of England (the Lord Farmedon). The Queen toured the Centre, excited by Mr Thomas Hassall (Secretary to the Controlssioners). Her Majesty visited Brunel Centre this afternoon and was received by the Leader of Swindon Borough

the Leader of Swindon Borough Council (Councillor Susan Bates). Alterwards The Queen was enter-tained to Lunchesin at Lydiard Park by the Chairman (Dr William Barry). Her Majesty later visited Focas Limited and was received by the Managing Director (Dr Michael Barch).

The Queen soured the factory. the Queen housed the microry, meeting employees and viewing the different aspects of cabling work carried out by the company. Her Majesty subsequently attended a Reception at the Civic Offices and was received by the Mayor of Swindon.

Mayor of Swindon, The Duke of Edinburgh this morning arrived at Heathrow Airport, Lundon, from the United States of

Brigadier Miles Hunt-Davis was The Baroness Parrington of Ribbleton (Baroness in Walking) was present at Ruyal Air Force Northolt

this afternuon upon the Departure of The President of the French Republic and bade farewell to His Excellency on behalf of The Queen. November 7: The Duke of York was

Royal engagements

The Queen and the Duke of Edinburgh will attend the Royal British Legion Festival of Remem-brance. Royal Albert Hall at 7.10. The Prince of Wales, the Duke of York, the Princess Royal, the Duke and Duchess of Gloucester, the Duke of Kent and Princess Alexan-

TOMORROW: The Oucen and the Duke of Edinburgh will attend the Remembrance Day Service at the Ceno-taph, Whitehall, at 11.00 and lay wreaths. The Prince of Wales, the Duke of York, Prince Edward, the Princess Royal, the Duke and Duchess of Gloucester, the Duke of Kent and Princess Alexandra will attend.

The Prince of Wales, as Colonel Guards, will attend the Welsh Guards Remembrance Sunday service. Guards Chapel Wellington Barracks, 12.45.

Baron Thomas of Macclesfield

The life barony conferred upon Mr Terunce James Thomas has been gazetted by the name, style and title of Baron Thomas of Macdesfield, of Prestitury in the County of Cheshire

Baron Simpson of Dunkeld

The life barreny conferred upon Mr George Simpson has been gazetted by the name, style and title of Baron Shapson of Dunkeld, of Dunkeld in Perth and Kannos.

November 7: The Prince Edward this morning arrived at Heathrow Air-port, London, from New Zealand. Lieutenant Colonel Sean O'Dwyer His Royal Highness was repre-sented by Mrs Richard Warburton at

the Memorial Service for Mrs Christopher Ollivant which was held in St Simon Zelotes, Chelsea, London November 7: The Princess Royal

November 7: The Princess Royal, President, this morning visited the Save the Children shop at 55 Newmarket Street, Ayr, and was received by Her Majesty's Lord-Lieutenant of Ayr and Arran (Major Richard Henderson).

Her Royal Highness, President, The Princess Royal Trust for Carers, afterwards visited the South Ayrshire Carers, Centre at 40-44 Newmarket.

Carers Centre at 40-44 Newmarks opened Keopon Produce Factory. Newton Stewart, and was received by

Her Majesty's Lord-Lieutenant of Wigtown (Major Edward Orr Ewing).

Her Royal Highness later visited a
new cinema at 35 Victoria Street.

Newton Stewart. KENSINGTON PALACE November 7: The Princess Margaret, Countess of Snowdon visited the Princes Margaret Royal Free School, Windsor, this alternoon and

opened the new rethrology area.
Her Royal Highness was received
by Her Majesty's Lord-Lieutenant of
the Royal County of Berkshire (Mr
Philip Wroughton). November 7: The Duchess of Gloucester, Parron, this evening at-tended a Reception to mark the

tended a Reception to mark the Eightieth Anniversary of the Medical Women's Federation at the Royal College of General Practitioners, Princes Gare, Loudon WI. Her Royal Highness. Presklent, Royal Lundon Society for the Blind, afterwards attended the Limelight Ball at the Dorchester Hotel, Park Lane, London WI.

YORK HOUSE November 7: The Duke of Kent, President, the Royal Institution of Great Britain, this evening attended a discourse given by Mr Laurie Hall at Albemarle Street, London WI.

Memorial service

Mr David Matthews A service of thanksgiving for the life of Mr David Matthews, plastic surgeon, was held yesterday at St Clement Danes, Strand. The Rev David Mackenzie officiated. Mr Richard Matthews read from the works of Sir Alan Herbert and Dr Roger Buchanan read from the works of William Gilbert. Mr Hugh Matthews, Mr Brian

Morgan, President of the British Association of Plastic Surgeons, and Professor Ulrich Hinderer, General-Secretary of the Inter-national Confederation of Plastic, Reconstructive and Aesthetic Sur-

gery, gave addresses.
During the service Miss Caroline Matthews, flute, and Miss Kate Buchanan, violin, played Pagageno's Aria from The Mogic Flute by Mozart and Miss Buchanan and Mr Bob Saudek played part of a Sonata by Handel.

Mr E.J. Amos

A service of thanksgiving for the life of Ted Amos will be held on Saturday, November 15, 1997, at 11.30am, in Bedford School Cha-pel, All welcome.

Luncheon

ABC Club Mr Neil Young presided at the annual luncheon of the ABC Club aunual infector of the ABC Caub held yesterday at the Gunmakers' Company, London, El. Among those present were: Sir Charles Alexander, Mr N Burston, Mr R Charver, Mr A Hart, Mr R Hedderwick, Mr M Hinton, Mr C Rawson and Mr B Toye.



Johnny Yorke and Alexandra Hall Hall (sic) who recently announced their engagement

Dinners

Environmental Cleaners Sir Marcus Fox was the guest speaker at the annual ladies speaker at the annual wores dinner of the Company of Environmental Cleaners held last night at Stationers' Hall. Mr Terence Douglas King, Master, presided, assisted by Mr Brian Cole, Senior Warden, and Mr David Clark, Junior Warden.

During the dinner the Master resented Captain James Cariton. RAMC, with the Environmental Cleaners' Post Graduate Medical Officers General Practice Prize. Mrs 'Kath Lidsfone received the annual Eric Hill Memorial award, on behalf of Sheffield College. Muncheser Cosselar

The Lord-Lieutenant of Greater Manchester and the Lord Mayor of Manchester attended the annual dinner and dance of Manchester Consular Association held last night at Manchester Airport Hilton Hotel, Consul Robert Burnett-Hughes, Tunisia and Cite d'Ivoire, president, and Mrs Burnett-Hughes. Consul David Fox, Chile, secretary Consul Brian Carroll, Liberia, and Consul General Hamish Lindsay. Australia, received the guests.

University news

All Scols College: Hanna Pickard dalent has been elected to a

died yesterday in Mexico.

eyes and a quizzical mouth.

spilling over into his work . . .

OBITUARY

STEVE McQUEEN

American film actors of the 1960s and 1970s

Entering films just as the traditional star

system appeared to be crumbling, he became a worthy successor to the John Waynes and Gary

Coopers and in a nervous and contracting industry he was one of the handful of names

that held out a promise of box-office success.

like all stars he had his peculiar screen magnetism. It stemmed, in part, from a strong

physical presence he was tanned, trim and athletic, with a thatch of fair hair, large blue

McQueen in films - and to an extent in real

life - was Superman reincarnated for his times; tough, capable, rebellious, never fooled

and always his own man. He was perfectly at home with the technology of his age, a private passion for motorcycles — of which he had a large collection — and fast cars frequently

His early films, however, made little impact

and his screen career was really launched by television when he starred in a popular

Western series, Wanted - Dead or Aline.

He did not pretend to be a versatile actor but

Weekend birthdays stant, cricket umpire, 56; Lord

TODAY: The Marquess of Abergaveriny, KG, 83; Lord Allan-bridge, 72; Mr Rupert Allason, former MP and author, 40; Professor Christiaan Barnard, heart transplant pioneer, 75: Mr Geof-frey Bell; former chairman, Guinness Mahon Moldinan, mess Mahon Holdings, 58; Mr Alain Delon, actor, 62; Mr Ken Dodd, comedian and singer, 66; Mr Edward Goldsmith, ecologist. 69; Mr Frederick Gore, painter, 84; Mr D.A. Head, former chairman Gordon Higginson, former Vice-Chancellor, Southampton University, 68; Mr Kazno Ishiguro, author. 43: Sir Andrew Leggati, former Lord Justice of Appeal, 67: Sir Denis Mahon, FBA, art his-torian, 87; Viscount Mountgarret, 61; Mr Rifat Ozbek, fashion designer. 44; Mr Martin Pesers, footballer, 54: Sir James Redmond, former director of engineering, BBC, 79: Mr William Reid, former director, National Army Mus 71: Professor Sir Robert Shields. former President of the Royal

College of Surgeons of Edinburgh, 67; Mr Iain Sproat, former MP, 59. TOMORROW: The Right Rev James Adams, 82; Mr Kenneth Ashton, trades unionist, 72; Mr David Barrie, director, National Art Collections Fund, 44; Mr Victor Blank, chairman, Charterhouse Bank, 55; Lord Brabourne, 73; Mr David Con-

Davies of Oldham, 58; Mr George Duncan, chairman, ASW Hold-ings. 64: Sir Robin Gillett, former Lord Mayor of London, 72; Mi Ronald Harwood, playwright, 63: Miss Katharine Hepburn, actress. Miss Kainarme Hepburn, actress, 88: Mr Anthony Holland, former president, Law Society, 59: Mr Alistair Horne, author, 72: Professor LA. Hughes, paediatrician, 53: Mr Hugh Jenkins, former chief executive, Prudential Portfolio Managers, 64: Miss Hedy Lamarr, actress, 82: Mr Hugh

Leonard, playwright, 71; Dame Kathleen Raven, former chief nursing officer, DHSS, 87; Miss Stella Richman, television producer, 75: Mr Tony Slattery, writer and actor, 38; the Right Rev Dr Kenneth Stevenson, Bishop of Portsmouth, 48; Mr Donald Trelford, former Editor, The Observer, 60: Mrs Dessa Trevisan.
journalist, 73; Miss Marina
Warner, writer and critic, 51;
Viscount Weir, 64; Mr Tom
Weiskopf, golfer, 55; Lord Wolfson
of Sunningdale, 62.

Gunmakers

The following have been elected ers of the Gunmakers' Company for the easuing year: Master, Mr R.T. Gallyon; Upper Warden, Colonel D.C. Murro, Renter

Service dinners

The Royal Regiment of Wales

Dith/Ais Foot Brigadier D.J. Ross was the guest of honour at the annual dinner of of render a me annua dyner the Royal Regiment of Wales Officers' Dining Club held last night at the Park Hotel, Cardiff. Brigadier D. de G. Bromhead. Colonel of the Regiment, presided The Royal Anglian Regiment General Sir Michael Walker, Colo

nel of The Royal Anglian Regi-ment, presided at the Regimental dianer held last night at the Army and Navy Club. 52nd Lowburd Division Officers

Brigadier A.J.M. Durcan, Commander 52 Lowland Brigade, was the priocipal guest at the annual dinner of the 52nd Lowland Di-vision Officers' Club held last night at Giasgow City Chambers. Colonel N.J.F. Dulrymple Hamil-ton, chairman of the club, pre-

XX Inkerman Dinner Clain Lieutenant-Colonel A.J. Whistler. President of the XX Inkerman Dinner Club, and Lieutenant-Colonel W. Rothband, chairman, attended the annual inkerman Dinner of XX The Lancashin Fusiliers held last night at Castle Armoury, Bury, Mr David Armoury, Bury, Mr David Chaytor, MP, and the Deputy Mayor of Bury were among the

Forthcoming marriages

Mr C.N. Kemsley

Westerham, Kent.

Dr D.J. Taylor

and Dr C. Bense

London.

Mr N.R. Tyler

and Miss S.G. Alston

Smeeton Westerby, Leice

and Miss C.V.L. Johnson

Mr B.J.W. Whiter

Weybridge, Surrey.

Mr R.F. Spragg and Miss J.A. Sinclair

Marriage

and Miss K.M. Banister

The engagement is announced between Christopher, elder sun of

Mr and Mrs Neil Kemsley, of

Torteval, Guernsey, and Katharine, daughter of Mr and Mrs Robert Banister, of

The engagement is announced

and Mrs S.C. Taylor, of Win-

chester, Hampshire, and Char-lotte, eldest daughter of Mr and

Mrs S. Benson, of Highgate,

The engagement is announced between Nicholas, younger son of Mr and Mrs Richard Tyler, of

and Sarah, younger daughter of the late Mr Michael Alston and of

and Miss C. V.L. Journson

The engagement is announced hetween Barney, elder son of Mr and Mrs. David Whiter, of Swavesey, Cambridgeshire, and Claire, eldest daughter of Mr and Mrs. David Johnson, of Manday Charles Suran

Mrs Alston, of Ide Hill, Kent.

aween Daniel, only son of Mr

Major J. Campbell and Miss C.M.H. Robb The engagement is announced between Major Jamie Campbell, The Highlanders (Seaforth, Gordons and Camerons), second son

ALAM WELLER

of Lieutenant-Colonel Alan Campbell and the late Mrs Campbell, of Cambridgeshire, and Charlotte, younger daughter of Mr and Mrs Alastair Robb, of Somerset. Mr M.C. Cherry and Miss T.D. Powell

The engagement is announced between Mark, son of Mr and Mrs D.N. Cherry, of Milton-under-Wychwood, Oxfordshire, and Tanya, daughter of Mr and Mrs D. Powell, of Grimsby, Yorkshire. Mr R.J. Edmonds-Sed and Mile A.M.R. Stevens

The engagement is announced between Robert, son of the Rev Dr. and Mrs John Edmonds-Seal, of Beckley, Oxford, and Anna, daughter of the Rev and Mrs Robin Stevens, of Wimbledon, Dr M.J. Starr and Miss S. Elishis

The engagement is announced between Maithew, elder son of Mr and Mrs Philip Starr, of St John's Wood, London, and Sara, only daughter of Mr and Mrs David Elishis, of New York, USA.

and Miss T.S-M.L. Leomard The engagement is announced between Stephane, son of Roland and Françoise Vidaillet, of Versailles, and Tamora, daughter of Robert and Poh Lin Leonard, of Wimbledon. Mr P. Wells

and Mrs W.E. Cole The engagement is announced between Peter Wells, of Blandford, Dorset, and Wendy Cole, of Hayling Island, Hampshire,

TODAY: BIRTHS: Edmand Hal-

ley, astronomer, London, 1650; Bram Stoker, novelist, author of Drazula, Dublin, 1847; Sir Arnold

Bax, Master of the King's Musick 1941-53, London, 1883.

DEATHS: John Milton, poet,

London, 1674: Thomas Bewick, wood engraver, Gateshead, 1828;

Tom Sayers, champion bare-knuckle fighter, 1865; Cesar

Franck, composer, Paris, 1890; Vyacheslav Molotov, Russian

The Louvre opened to the public for the first time, Paris, 1793.

William Rontgen discovered X-

rays during an expeniment at Wurzburg University, 1895.

Covent Garden market closed,

London, 1974.

tesman, Moscow, 1986.

Anniversaries

VII, reigned 1901-10, London, 1841; Sir Giles Gilbert Scott, architect,

The marriage took place on Sat-urday, November I, at St Giles'

Cathedral, Edinburgh, of Robert, eldest son of John and Vanessa

Spragg, and Jenny, younges daughter of Jim and Anna Sin-

clair. The Rev David Robertson

Landon, 1890. DEATHS: Montague Lowry-Corry, ist Baron Rowton, poli-dician and founder of Rowton Houses, London, 1903; Howard Pyle, illustrator and author of children's books. Florence, 1911; Ramsay MacDonald, Prime Minister 1924, 1929-31 and 1931-35, at sea en route for South America. 1937; Neville Chamberlain, Prime Minister 1937-40, near Heckfield. Hampshire, 1940; Chalm Web mann, first President of Israel 1949-52, Rehovat, 1952; Dylan Thomas, poet, New York, 1953; Charles de Gaulle, General, Presi-

John R. Kennedy was elected US President at the age of 43, 1960. TOMORROW: BERTHS: 'ven' The demosition of the Wall divid-Turpeney, novelist and dramanist. Ing Exist and West Berlinsbegan, Orel. Russia, 1818; King Edward 1989.

dent of France 1998-69; Colombey-

les deux Eglises, 1970.

ON THIS DAY

November 8, 1980

Steve McOueen (1930-80) had an obsession for cars and racing bikes, one which he displayed to great advantage in Bullitt and The Great Escape.

On the strength of this he landed a good part in a war film, Never So Few, with Frank Sinatra, and the director, John Starges, liked McQueen's performance enough to give him third billing in his next picture which became one of the most successful Westerns ever made. Taking its plot from a Japanese film, The Seven Samural, The Magnificent Seven told how a group of mercenaries rescue a village threatened by bandits, McQueen played second-in-command to the mercenary leader Yul Brynner and it was the beginning of

For a while after this he seemed to mark time though he gave a line performance as a

psychopathic GI in Hell is For Heroes — until John Sturges again came up with a plum part in what turned out to be an enormously true story of a mass breakout from a German prison camp, is probably best remembered for the sequences in which McQueen tries to gain, his freedom on a motorcycle, finally attempting to leap a barbed wire barrier between Germany and Switzerland. McQueen who had started motorcycle racing some years before, did much of the riding himself though a stuntman was brought in for the most dangerous parts.

By now McQueen had formed his own production company and the next few films saw him at the height of his box-office power—
The Sand Pebbles, a gunboat adventure for which he gained an Oscar nomination; a glossy thriller, The Thomas Crown Affair, and above all, Bullitt, in which he played a laconic San Francisco cop and became involved in Crown the circumstance in the circumstance and the circumstance. volved in one of the cinema's most celebrated car chases. This time he did all the stunt work

Then after two more pictures, Papillon and The Towering Inferno, he suddenly withdrew from filming and became a virtual recluse. He had apparently found the burden of success too much to hear and decided to take a rest

IN MEMORIAM —

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ANNOUNCEMENTS

WHAT COST I LOOKING AND GRAW IS
vast throng which none
could count, from all races
ent tribes, mariene and las-
guages, standing before the
throne and the Lamb. Reve-
lation 7 : 9
Description of the last of the

BIRTHS

violenson - On October 21st at The Roste Hospital, Cambridge, to Penny (née Pelson) and fèck, a despate Martida June Elizabeth, a abrar for Chastie.

Formore 4th 1997 as the Chelson and Westminster Hospital, London, to Victoria (née Richards) and The, a son, James, a brother to Olivia and Sophis.

AMERICA ON November 3rd at Eligmore Hospital, Inveness, to Francesco (née Harper) and Henry, a Son, Nicholas Aleizander John, a brother for Benjamin and Isabel. GODWIN-AUSTEN On November 6th at Queen Charlotte's, to Mary (186e Cavender) and Jonathan, a son, Henry Alfred Ampeslay.

son, Henry Afried Amesier,
HOPE - To Anne (née Forster)
and Vinceat, on 6th
November in Alarvick, a son,
Henry, a brother for Toby
and Ently.

The On Compact Stim (1977, to
Camiline (née Onkrien) and
Matthew, a daughter,
lusbella Harrietts Ross.

MARTINE Co. November 2014 in

Washington DC, to Fious (mes Sumett) and lames, a son, Charles Michael John, a brother for Leo and Fiora. PAWLEY - On November 6th 1997 at the North Hampshire Hospital, to Ann (noe Shepheni) and Michael, a son, Matthew Thesass, a brother for Duitel.

PIPER - On November 1st, to Libby (née Brages) and Andrew, a daughter, leobel Rachael.

Rachael.

PLINESETT - On October 30th, to Emm. (née Hayward) and Stephen, a daughter, Elizabeth Maud Constance, a sister for Hugo and Adam.

PYLIKÄREN - TO Alison (née Green) and Jusal, a son, Chester Felix Finhar.

at The Fortland Hospital, London, to Barbara (née Wall) and Glan, a daughter, Caroline Elizabeth, a sister for Fallippa. SEVICUM - On Revember Znd at Bath Royal United Hospital, to Line (née Cushley) and Andrew, a son, Racry William.

Queen Christer's, to Jane (ness Bradshaw) and Muthew, a daughter, Hannah Jane. HACKAS-DAVIES - Rock and Lizzie (née Pim) on September 12th a son jozzthan Hogh. A knother for Charles, Alexandra and Hirhest.

MORPH/COLLEDGE - On 30th October 1997, to Alisen and Mike, twins, a son, Nicholas Adam and a daughter, Isobei Florence, a brother and sister (as requested) for Louise

DEATHS

ANDREWS - Mabel Annie of Stockton on Forest, York, died 5th November in The Manor House Nursing Home, Stamford Bridge aged 90 years, beloved mother of Michael and Julia, also a dear grandmother and great-grandmother. Funeral bevice Holy Thirdy Charle, Stockton on Forest, Thursday November 13th at 11.30 am followed by interment at blabop Wilson. Family flowers only please. Donations if desired to Atheiners Disease Society may be placed in the plate provided at thereth or sent to JG. Fleider & Son, Funeral Directors, 48-50 Clarence Street, York Y03 7ZW.

REFT - Ersest Ager, formerty of Quicks Green, Ashampsused, Berkalrine, passed away on 4th November 1997, aged 93 years. Funeral Service at Ashampstead Church on Monday 17th November at 1pm. Flowers, or if pesterned describes for The Raticoshi Trust' may be page to AR. Walker & Son Let, 36 Eldon. Road, Reading, RG1 4Dt.

DEATHS Stuart Fairey, Parachute Regiment died tragically on 5th November aged 26. Beloved sorriving son of julia and has an inclusion of Sanah jane. Parachut the Poysi Games Carto of All Saints, Faraborough Road, Aldershot at 10.30 am on Friday 14th November followed by burial at Bossington Church, Houghton, m. Stockbridge, Houghton, m. Stockbridge, Bants, at 1 pm. Family flowers only, douadons if degired to Arboure Romes Security Fund c/o A.B. Canter, 127 Tea Hambert, 128 Tea Hambert

Hambly - Patricia fard or Rowmber 5th, peacefully at home falcound wife of falco, so very much loved mother of Guy and Alexandra and adored Geggy of Sophie and Laur. Francus I was to Mary's Church, Rolvenden, at 11.36 am on Thursday 13th November followed by a private cremation. Family flowers only. Dungtions if denived to Cancer Research Computer of Mars Rowmer. 8 Lower Green Road, Routhall Tumbridge Wells TM 8TE.

TN4 STE. KBLLY - Patrick GF, of Opper Decisions. On Forement 5th. Enquiries to Peter Taylor Feneral Services, Hot, Rociolk, tak (01263) 711992.

arriy on November 4th at home, aged 74. Wise and loving husband of Ann, much loved by all his family and friends. Cremarios at Batham, near Canterbury, Friday November 14th at 12.30 pm. Family flowers only.

only.

LAZAR - Leomard. Suddenly, aged 81. Born Johannesburg. South Africa. 1916. Advocate of the Supreme Court. Barrister, Gray's Inn. Lectures in Law. 182, 1962.

1982. Writer. Enduring opponent of Apertheid and racks. Look on the sising sun' (Slake, Songs of innocance). Greatly missed by his children, David. Am and Michael. Enquiries to F/D R.D. Burroughs. Penmance, 01736 364062. No flowers. Donations to Cafam or Save the Children.

UNTER - Mrs Margaret Moyra (Peggy), beloved wife of the late Li, Col. Martin Bathwar Lister of Seaview, Isle of Wight, peacefully on November 5th in her Elnd your at the Mexic Meade Raddential Home, Newport, whose support and care is greatly appreciated. A Memorial Service will be held at St Peter's Chunch, Seaview on November 12th at 2.30 pm. No flowers by request. Donations, planse, to the Isle of Wight Society for the Mind, Wallace Court, Staplar's Road, Newport.

Hon. Bazoness Llewelya-Bazoness Llewelya-Davies of Hastoe (Par) died pescefully on 6th November at The Cross House, Laye de-is-Raye, Colchester, in her 83rd year after a long illness. Funeral family only. A memorial meeting will be held later. No flowers please. Donations to Africa Emzethemi Trus. 38 ting Street, London WC22 SJS.

Partington on Birmain Practice Partington on Birmain Partington on Birmain Partington RR, Burgess Hill, formerly of Stathens Gentry of Ditchiling and Kenneth Whitele Martin MS, FRGS, of Chickester, and stepfather of Bohs. Funent Service at St John the Beptist Church, Clayton, near Ditchiling, 12 noon Friday 14th November.

MIDDLETON - Barbara, on November 5th, very puncufully. Much leved wite of the late Prank Middleton. of the his Frank Hiddleton. Greatly missed by her family, and her many friends. Funeral at Doddington Parisk Church, on Thursday, 13th November, at noon, Howers, or donations to Tesseles Priends of Imperial Cancer Research Fund', may be sent by "T. Tresmider, Hospital Street, Nantwich CWS SJR".

PURSULY - Robin of Shiplaks, Ozon., suddenly on 28th October, beloved husband of Haryjane, adored father of Robert and Fundots and a wonderful friend of many. Futured Service at Shiplaks Courth on Wednesday 12th November at 11.20 am. Family flowers only. Donations if desired to Macmillan Cancer Railed (Henley) ofo Tomalis & Son, 38 Residing Road, Bankey on-Thames, Octo. ECS 1AG.

ROBERTS - Major General GFA (70) habers C3, 1830, MC, pencefully on Revember 5th his 91st birthday, Service for family and local friends at 5t Denatur's Chench, Maylied, Samus at 2.15 pm on Monday, Rovember 17th, Family flowers only, Donations Rovember 17th, Family flowers only, Donations welcome to Boyal Tank Westman to Anyai Tank Regiment Reservoices Fund, clo RHQ RTR, Stanley Remedia, Rovington Camp, Dorset, BHZO 61A. TRanksgiving Service at Royal Military Academy Sandhurst, Camberley, Sourcey on Monday December 8th at 215 pm.

SLATER - Gordon Shase C.M.C., C.B.E. died on 5th November, aged 93, married for 69 years to bie beloved wife Priserose. Feneral at 12 mid-day on Friday 14th November at 8 jemes the Lees, Stubbings, near Mattendand, Pamily Howers only, Donations, if desired, to Civil Service Benevolent Fund, 5 atoms Solepa's Walk, Chem., Survey SM3 SDY.

SOAME - Audity Pattern (péo Macklin). Beloved wife of Denly, passed away peacefully at home on 5th Rovember. Peneral Service at St Gles Church, deltand on Wednesday 12th Rovember at 2 ym. Howen and enquiries to Hawkins & Sons 01272 372435.

on Howesher 6th, 1997 in Wellander, Mr.; U.S.; and of London, Roy, U.S.; and of London, Registed Heatherd of Linz Hunnewell von Clemm, Pather of Sactonic Caston von Clemm; of Boston, Charlotte von Clemm; belle and her lembard William D. Issuin of London, Bujiand Brother of Alton von Clemm Carris of Swimerthand. A memorial service will be held on Wednersday, Hovember 19th at 2 pm at The Memorial Church, Cambridge, MA. Relatives and friends are respectfully invited to attend, Burial will be private. Please omit PRIVATE OWEN-jason harthew Dale of Penarth, beloved youngest son of Dale Owen and Hauren Kelly Owen, hooker of justin and julian and grandson of the late Charles and Evelya Kelly. Som November 7th 1976, died tragically in Cardiff Loyal Infirmary from Haemolytic Uraemic Syndrome (HJES), lanuary 17th 1984 sped 5. Priceless tracting boy on his 19th horder at Cards for all the joy he greet to so many in his short life.

invited to attend, Burhal will be private. Please omit flowers. Funeral strangements made the direction of 15. Watermer and Sone-Warring Peneral Bone, Wellesley and Roston, MA, U.S.A. A Memorial service will be held in Bugiand in due course.

Williamson-word - In loving memory of Guy Williamson-Woble who that this Thursday attention, 6th Revember, From the own family, Bleviet to bereits of Ampthill (01525 404132).

IN MEMORIAM -WAR GULL - In memory of Lt L. Cull killed in action in Palestine on November 8th 1917 aged 21 years,

> IN MEMORIAM ---PRIVATE

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CLOTHILDE PEPLOE

Clothilde Peploe, painter. died on October 23 aged 81. She was born on January 6, 1916.

lothilde Peploe died where she was born: in the Palazzo San Francesco in Florence. Her American father. Christopher Brewster, in 1914 bought the magnificent 17thcentury palace (once a convent) with its delightful gardens and cottages from his father-in-law, the leading German sculptor Hildebrand, in order to save him from exile during the First World

The house had been the scene of endless artistic activity from the early days of the Hildebrands. Music especially played an important part in their lives, and Wagner and Richard Strauss were visitors, and Ethel Smyth and Wilhelm Furtwangler were later friends.

Henry James was said to have been inspired by the intense atmosphere of the place, and certainly there are echoes of this great estate in Portrait of a Lady. (On being asked if he knew the family. James replied: "Brewster? I invented Brewster.")

In recent times, the palazzo has often been let by Clothilde Peploe and her brother Harry Brewster (author of The Cosmopolites, an account of the family history) in order to pay for the costly upkeep. But at Christmas or Easter the family would return, and there would again be a buzz of the bohemian world, for two of Clothilde's three children by her marriage to the art dealer Willie Peploe (son of the Scottish colourist S. J. Peploe) are film directors, and a son-in-law is the celebrated Italian cinema auteur Bernardo Bertolucci.

In 1947 Clothilde Peploe moved to England with her husband (a co-founder of the Lefevre Gallery and lived for some years in a large and somewhat chaotic house in Chapel Street, SWI, but the bourgeois life of the Belgravia hostess was not for her. She



was a devout Roman Catholic. an intensely spiritual person. whose interests were mainly aesthetic and intellectual. She was also an adventurous traveller, profoundly attracted to the nomadic life. (She had travelled all over Europe with her husband and brother, and grew especially to love

Driven by her two great passions, for the land and for painting - she had started to paint at the age of 16 - she began to spend considerable periods of her time away from her family when she travelled to the Cyclades and lived on various islands in almost monastic isolation and simplicity. There she painted a series of landscapes which were shown in London at the New Grafton Gallery in Albemarie Street in the early 1970s to great acclaim. (She had been painting

for forty years before her first

Her style was instantly recognisable, and quite unlike anyone else's. In an essay on Clothilde Peploe in Modern Painters, Emma Tennant

if there is any influence at all detectable in these pictures, all of which depict landscapes that are hare and dry, it might lie with a nainter of the Sienese school, such as Simone Martini. The hills, whiteish and barren, with here and there a boulder that has an almost biblical force, or a thistle bush as dry and spiky as the reeds in the crown of a Pieta, have the resonance of a landscape that is still endowed with magical prop-erties, where hill and tree and rock and spiky thorn all correspond with each other in a language only white each other in a language only the mystic can decode. The paint, applied without any medium, seems a part of the natural process of dried earth, powdered time or flint between the arrists and the arrefact lies only one tool, and that Her months of painting on

Serifos or Amorgos in tiny

bare rooms with a kettle and a

gas flame would be followed by visits to London, Florence, Rome or Munich to visit family and friends, go to concerts (the Hungarian pianist Andras Schiff was a friend) or, more important, to campaign to conserve the world she loved and which she felt was vanishing. In Greece she sought the help of the Minister of Culture to prevent the destruction of the Cycladic islands by monstrous tourist hotels and modernisation. In Florence it was the new airport she tried to stop. In Calabria she helped to prevent a misguided restoration of a great cathedral, and found herself receiving unfriendly

warnings from people con-

She was a stunningly beau-

nected to the Mafia.

tiful and youthful personality. very humorous, with an acute sense of the ridiculous, and her idiosyncratic use of language greatly amused her friends. Her German mother, American father, Italian childhood and Greek summers sometimes resulted in a sort of potage of what were known as Clo-Clo-isms. "Enfin - it has

voomps" was her ultimate accolade for a work of art. "Bamboozled" was another favourite word, and towards the end of her life, when speech finally was denied her, she could still just manage to excuse her silence by confessing that particular day she feit "bamboozled".

Beauty, beauty of nature two daughters.

a parishioner was not. Even in his eighties, this remarkable parish priest, was still going about his tasks, and would not have wanted it otherwise. Yet if this suggests a narrow "parsonic" figure mouthing spiritual platitudes, an en-counter with him would speedily have dispelled this impression.
Reg Smith was among the top after-dinner speakers in the country. He could reduce

an audience to gales of laughter without ever descending to crudity or cruelty. Sports occasions were a speciality, but he would always accept an invitation, whether to the Dorchester or to a humble Rotary Charter night, if he could. This meant that he filled up his diary, yet he never stayed away overnight if he could John Reginald Smith was

June 15, 1915.

born in Howe Bridge, Atherton, near Leigh, in Lancashire. Being blessed with a fine singing voice, he was recruited to the Manchester Cathedral Choir School, where he discovered his vocation to the priesthood. He went first to Trinity College Dublin and then to Wycliffe Hall, Oxford, before being ordained a deacon and priest in his beloved Cathedral Church of St Mary. St Denys and St George in Manchester.

surrounded by her paintings The war years saw him as a curate first in Heaton Norris and then in Stretford. In 1947 he became rector of All Saints in the same town, before going as vicar to St Thomas, Radcliffe, where his talents quickly became obvious. The congregation grew as a result of his lively preaching, his enthusiasm for youth work, the parish football and cricket teams and his genuine care and concern for people. Even so, extra-parochial matters, including the diocesan cricket

club, claimed a substantial

proportion of his considerab

ready an honorary canon of

Canon Reg Smith, Rector of Bury since 1966. energy:
It therefore came as a great died on November 3 aged surprise when in 1959, as al-82. He was born on

CANON REG SMITH

Manchester, he accepted the living of Sutton, St Helens, in the diocese of Liverpool. (Liverpool had always provided bitter opposition to Manchester in the Church Times annual cricket cup.) His so-journ in the rival diocese proved, however, to be as short as was decent. In 1906, he returned as rector of Bury. one of the principal Manches-ter parishes, and chose to remain there "in harness" until his death. For the first 20 years he was also rural dean of Bury and led the clergy of his deanery with the same mixture of fun and concerned

friendship as he did any of his sports teams. Reg Smith was perhaps unique in being a clerical director of a professional football club. Bury claimed his loyalty from his first days as rector, and the club's seeming predilection for late kick-offs would draw the comment: "Reg must have a wedding." But Bury's recent ascent into the First Division weakened his claim that on seeing two boys climbing over the wall at Gigg Lane he had chided them with the words:

"Come down, you'll stay to the end with the rest of us." However, Smith was not just a sports-loving muscular Christian, He took a vital interest in the outreach of the caring agencies of the Church and local government, and was always ready with wise, practical advice and support. He was also in the long line, reaching back in the Manchester diocese to William Temple, of those who were convinced of the supreme im-

portance of church schools. Reg Smith was probably aware that his style - in the pulpit and out in the parish was not easily imitable, and he trained few few curates. Nevertheless, he preserved in himself evidence that the pastoral style of Canon Peter Green of Salford and others is not necessarily out of date. He leaves his widow, Dorothea. and a son and a daughter.

good living as he recycled

material about the Queen

and her immediate family in

a long series of unchalleng-

ing bestsellers.
Obituary published on

November 4.

30, 1926.

Baron Edmond de

Rothschild, banker and

November 3 aged 71. He

was born on September

As one of the richest of the

French branch of his family,

Edmond de Rothschild was

a major benefactor of the

State of Israel. He was a

businessman, died on



Clothilde Peploe's Sessa Aurunea, painted in 1935

MICHAEL BALFOUR



died on October 24 aged 79. He was born on February 11, 1918.

EIGHT years ago many of his friends believed that Michael Balfour had died when The Stage published his obituary. It was a bizarre mistake, and a potential professional disaster for an actor. Ballour, though, laughed it off and was quoted the following edition as saying: "Death is something I can live without "

Balfour was essentially a British character actor, whose battered features appeared in more than 250 films, from the 1950s classic Genevieve to the 1989 Batman. His "never say squaddie and eager "where to, Guv?" cabbie epitomised the stalwartly goodhumoured working classes of 1950s cinema. So familiar was his Cockney characterisation that many people believed he really had been born within the sound of Bow Bells.

But this was only one of many myths enjoyed by Balfour, who lived by the edict "fact is the enemy of imagination", and who chose to blur the line between fantasy and

reality. In real life he cut a colourful figure, sporting wide-brimmed Peruvian hats and vivid hand-made smocks.

Balfour was actually the son of an Army officer, and was born in Kent. He made his theatrical debut in the prewar days when success depended on fine features and a dashing physique. Balfour's stocky body and craggy face might have worked against him, so he had to rely on his own resources, and set about creating the illusions necessary to

getting the parts. There was the myth printed recently as fact in an obituary — that he was American. This story came from the West End in 1947, when Laurence Olivier wanted an American actor for a part in Garson Kanin's Born Yesterday. Balfour turned up to the audition with a Detroit accent and a new past. Olivier fell for it, the play ran and ran and Balfour fooled the entire cast until the last night, when he finally came clean, though by then it was too late to straighten the

record everywhere. Balfour's film debut came in Just William's Luck in 1948, but he first made a real impact in the cinema as joint lead in Johnny on the Run. This led to parts in Lewis Gilbert's Reach for the Sky, Polankski's Macbeth, Truffaut's Farenheit 451 and Pasolini's The Canterbury Tales. He also performed in hundreds of B-movies. His good-natured face is forever popping up on Sunday after-

noon television. But Balfour also had aspira tions outside the cinema. He was attracted to the unconventional and the eccentric and found this in the circus, with its fantasy, its misfits and its runaways. In the late 1970s he set up Circus Hazard and created his own clown character, Ancient Hazard. He was touring Europe, performing in Gerry Cottle's Circus and careering around the ring until illness stopped him at the age of 77. He was also a prolific sculptor and painter, and opened a gallery in Spain, where he exhibited local artists alongside his own fairytale images of clowns and

wood nymphs. His enthusiasm for life spread to all those close to him. He had a weakness for aphorism, and liked to encourage others to reach their full potential with the words: "If you are walking to the moon I've got clean socks for you."

Balfour was, above all, a courageous man with enormous strength of character. He survived several traumas which might have finished him off. In 1953 he was a passenger in a car acccident which killed his best friend, the actor Bonar Colleano, and left Balfour with 98 stitches in his face. Although devastated by the loss of his friend, he remarked that as far as his own appearance was concerned, there was no difference between before and after. He overcame a long battle

alcoholism. distractinghimself at social events by absorbedly sketching on restaurant tablecloths. Five years ago he was diagnosed as having cancer of the sinus and given two months to live. Three years later, aged 77 and after painful and distiguring operations to the face, he was clowning at the Glaston-

bury Festival.

especially, was her joy, and

her last days were spent in a

cottage on her family estate,

of the bare Cycladic land-scape, and looking out at the

lush green of the San Fran-

cesco gardens where she had

She is survived by a son and

played as a child.

The day before he died, he to be "only ever playing the Old Man these days". Michael Balfour's wife, Kathleen, died in her forties, leaving him to bring up their two sons alone. For the last 23 years his companion was Daphne Gooch, whose two daughters he adopted as his own.



MILESTONES



Sir Isaigh Berlin, OM. CBE, FBA, philosophe and first President of Wolfson College, Oxford, died on November 5 aged 88. He was born in Latvia, on June 6, 1909.

Sir Isaiah Berlin had a unique place in academic life. His parents were Russians who moved to London shortly after the revolution, which Berlin remembered. From St Paul's School he went to Corpus Christi College, Oxford, and in 1932 was elected to a prize fellowship at Ali Souls. In 1938 he sucpeeded R. H. S. Crossman as fellow and tutor in philosophy at New College. He will probably be remembered as a historian of political thought, rather than as a

philosopher in his own right, but his many and scattered writings were not only enormously well informed but had a unity of view. His humanist and liberal position was formed as a critical response to the new analytical philosophy which came to Oxford in the immediate prewar and postwar years. having as its forebears the logical positivism of the Vienna Circle and Wittgenstein's lectures in Cambridge. During the war he worked at the British Embassy in Washington. He was to remain a familiar figure in America, where he was a very popular lecturer. in 1957 he was appointed

Chichele Professor of Social

and Political Theory at Ox-

ford, and spoke and wrote extensively about social theories of the past, always relating them to the temperament of thinkers and to the details of their inheritance and upbringing. From 1966 to 1975 he was the first president of Wolfson College, and the stream of publications and honours, acade-

mic and civil, continued for

the rest of his life. Obituary published on November 7.

Harold Albert, royal biographer under the eudonym Helen Catheart, died on October 20 aged 88. He was born on April 15, 1909.

Helen Cathcart, the prolific producer of royal biogra-phies in a gentler age, was in fact Harold Albert, who posed as her go-between to the outside world. From time to time invitations would come to Mrs Cathcart, asking her for an interview or to give a lecture. Albert politely replied that Mrs Cathcart was only interested in promoting her subjects, not herself. She inscribed books, but was never seen. After a miserable childhood, Albert found himself packing boxes in a factory and dreaming of

Dickens-style escape. Overcoming shyness and a stutter, he began to interview people and work as a freelance journalist in the 1930s. After the war he invented his nom de plume and found the métier that was to give him a



ered it prudent to have his own bank, the Compagnie Financière Edmond de Rothschild with headquarters in Paris, and another bank, the Banque Privée in Geneva. Until 1981, when President Mitterrand nationalised the Banque Rothschild, the family was very much a power in the land. Edmond was a noted art collector who gave several works to the Louvre He also donated a pavilion of French art to the National Museum in Jerusalem in memory of his grandfather, who was closely associated with the creation of the modern State of Israel. Of the family's Bordeaux wine interests, he owned Chateau Clarke, a large cru bour-

board member of the Ban-

que Rothschild but consid-

geois in Listrac Obituary published on November 4.

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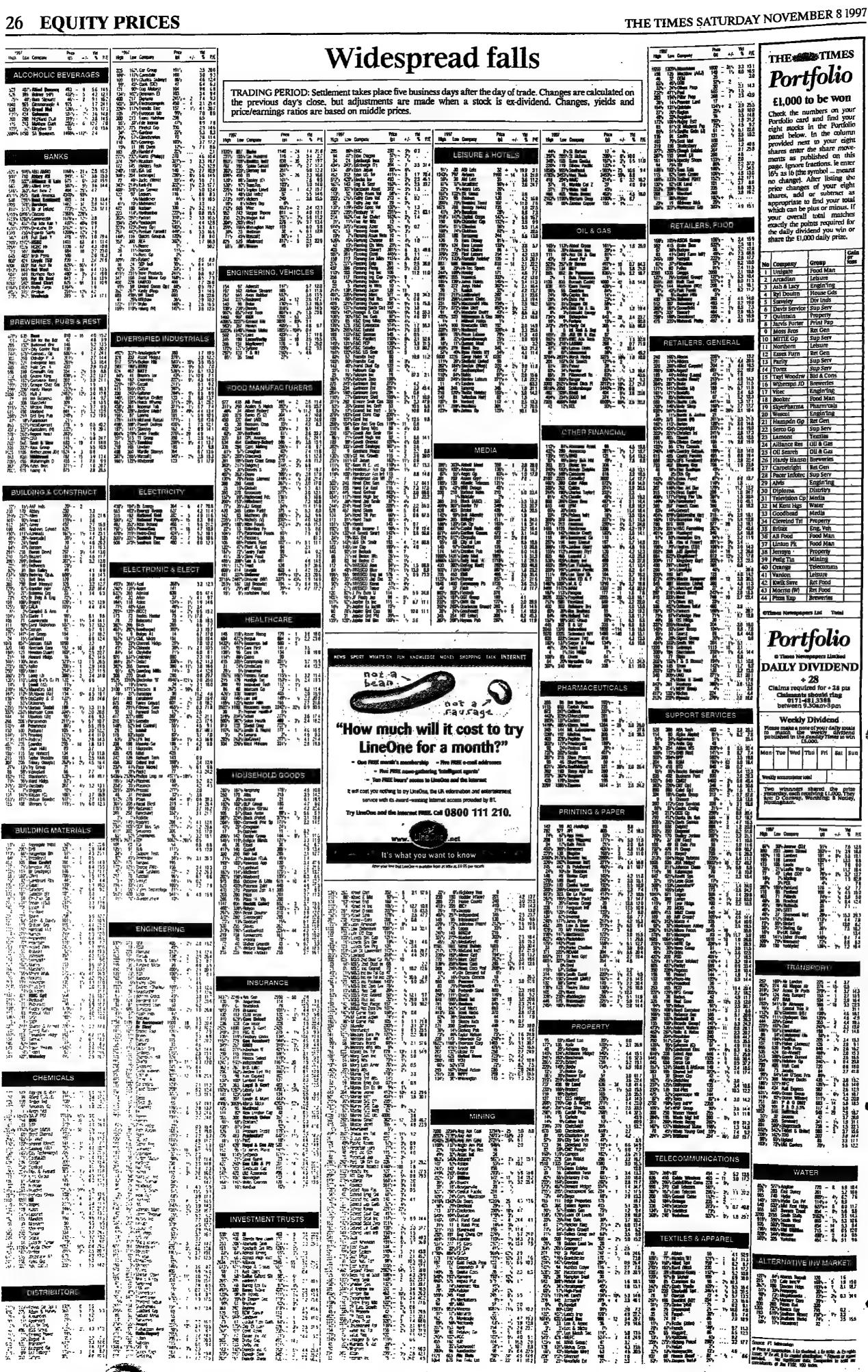
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BUSINESS EDITOR Patience Wheatcroft

SATURDAY NOVEMBER 8 1997

Share falls in London and New York follow reverses in Far East

US rate rise threat rattles markets

By Alasdair Murray ECONOMICS CORRESPONDENT

STOCK MARKETS in London and the US suffered a fresh bout of nerves yesterday after strong labour market data raised the spec-

early as next week. Shares were also left reeling by further heavy losses in the Far East as fears over the solvency of financial services companies in Japan sent the Nikkei to a two-year low.

siumped 164.7 points after the

which showed unemployment at its lowest level for 24 years. But the market later recovered some poise as the Dow Jones industrial average stabilised to close down 99.5 points at

The US unemployment rate fell from 4.9 per cent to 4.7 per tre of a rise in US rates as cent — the lowest since October 1973 - as non-tarm payrolls increased by 284,000 compared with market forecasts of a rise of around 200,000. Annual growth in average hourly earnings also rose more than expected, hitting a cycle high of

4.2 per cent. Economists said the data pointed to a rate rise in the near future, although the Federal Reserve Board may still hold back next week to avoid prompting further market turbulence.

Christopher Low, US economist at HSBC markets, said: "If it were not for the 'Asian Flu', the Fed would be almost certain to raise rates next week. But if the strength in the labour market persists, look for a rate hike as soon as equity markets caim down."

In London, dealers gave warning that a US rate rise would signal the end of the bull run on Wall Street and further hurt London shares already suffering from the surprise UK rate rise. Fears were also growing that Hong Kong is again likely to suffer big losses on Monday.

The Hang Seng index closed yesterday at 10,104.50, down 308.06, having recovered from a 4 per cent fall during the

The Nikkei in Tokyo also closed down 697.51 at 15,836.36 as rumours swept the market that major banks and corporations were considering offto help to shore up their financial position. Only the Thai market managed to buck the trend, rising more than 3 per cent on news that the opposition party leader is set to head a new government.

Gold also slumped to a new 12-year low after Alan Greenspan, chairman of the Federal Reserve Board, indicated that US inflation may actually be one percentage point lower than official measurements. Dr Greenspan gave warning that measuring prices accurately had become a crucial challenge now that many countries are moving close to price deflation. He added that the Fed is

looking to devise a "more transparent" form of monetary policy and is considering a focus on asset prices. Gold, which has traditionally been held as an inflation-hedging investment, fell to \$308.70 an ounce from \$313.25. ☐ Sir Leon Brittan, vice-presi-

dent of the European Commission, yesterday backed the Government's view that it would not need to enter the exchange-rate mechanism beHans Tietmeyer, president of the Bundesbank, last week claimed that applicants need members of the ERM to qualify for EMU. But Sir Leon said: "If Britain wants to join EMU and meets the other requirements, I do not see this being an obstacle."

The French supported the British position, arguing that ERM membership was merely a "rechnical problem".

> Commentary, page 29 Market report, page 31

CBI seeks members' aid to avert cash crisis

By PHILIP BASSETT, INDUSTRIAL EDITOR

THE Confederation of British Industry is asking its biggest corporate members to make an advance payment on their annual subscriptions for the next six years to avert a

The move, which involves buying out most of the lease on the confederation's London headquarters, will technically place the CBI's reserves in deficit — although confederation leaders were anxious to play down complaints that the confederation is "going bust over the building" as one

member company puts it. conference opens in Birmingham on Monday, is on the point of concluding, for an unspecified sum, a deal with the landlords of Centre Point, its London headquarters, to buy out the lease of 12 floors of

the building.
In 1979 the CBI took a long lease on 14 floors of the landmark building in central London in a move that has long been widely regarded by CBI leaders as a financial misjudgement.

The lease was for 98,000 sq ft. However, changes in CBI priorities, technology and staffing mean that the confederation now needs only 40,000

The CBI has had to sublet much of its space, but its leaders have long wanted to end the arrangement by buy-ing out their lease, although they are aware that to do so would send their reserves into

the CBI has been making savings, including cutting its staff by about 20 per cent and introducing new and more effective computer technology.

However, the CBI is now concluding an agreement with its landlord, the property com-pany MEPC, which will see floors 3-15 of the building being given up. It is currently converting the two floors of the building that it will use as new office space. CBI leaders, who detailed

the plans for the buyout to the confederation's governing council in private earlier this year, accept that the move will put the confederation's reserves technically into the red, but they are funding it by an innovative scheme agreed with the confederation's larg-

est member firms. About 70 of the CBI's top member companies have agreed to advance up to half their subscriptions up to the year 2003 to enable the buyout to take place.

Some CBI member firms, including some angered by the confederation's support for Britain's entry into European economic and monetary union, charged the confederation with poor financial management. But CBI leaders emphasised that the new deal will end the long-running financial difficulties over the confederation's lease of the Centre Point building and will finally put the CBI on a sound

Commentary, page 29



Ivory & Sime and Friends Provident link

By Richard Miles and Marianne Curphey

FRIENDS PROVIDENT, the mutual life insurer, has come to the rescue of Ivory & Sime, the ailing Edinburgh fund manager which has been seeking a partner since August.

Friends Provident said yesterday it intended to merge its asset management business with Ivory & Sime to form a group with £22 billion of funds under management.

Shares in Ivory & Sime were suspended at 197p, down from a year high of 256's p, pending the listing in January of the new group, dubbed Friends Ivory & Sime, when additional stock worth approximately £132 million will be issued.

Friends Provident said there would be no windfall for policyholders as it was not changinsurer said the venture would give it greater investment freedom which in turn would lead to better returns. Keith Satchell, group chief

executive of Friends Provident, said: "This is not a defensive move and it is not a prelude to demutualisation or flotation. We believe this is the best option for policyholders and we are not concerned about a hostile bid. We are wholly committed to mutuality.

The deal has already won majority approval from Ivory & Sime shareholders, including Caledonia Investments and Sumitumo Life, the biggest investors. Both have agreed to a

dilution of their stakes. After the deal is approved by policyholders, probably in January, Friends Provident will hold a 67.76 per cent stake in the new asset management company. Peter Jones, head of asset management at Friends Provident, will become chief executive of the new group, while Sir David Kinloch, executive chairman of Ivory & Sime, will become non-executive chairman. Ivory & Sime has not had a managing director since the abrupt departure of Colin Hook in February.

Ivory & Sime has been in difficulties for a While: funds under management have fallen 30 per cent over the past year and discounts have widened on the investment trusts which comprise two thirds of its £3.3 billion business. The loss of a £700 million pensions mandate from BAA in the summer finally persuaded it to seek a partner and it appointed DLJ Phoenix, the

corporate adviser. Other companies interested in buying Ivory & Sime are believed to have included Fortis, the Dutch financial services group, and Scottish Widows, the mutual life insurer, Allan Munro, a director of Ivory & Sime, said the Friends Provident deal would give the company "a solid platform to build on". He also ruled out compulsory redundancies.

Friends Provident hopes the venture will raise its profile as manager of third-party funds. The insurer was dealt a bitter blow in early 1996 when its bid to control British Coal's £17 billion pension fund was rejected by the fund's trustees.

> Commentary, page 29 Tempus, page 31

PRÍMUS

BUSINESS TODAY

STOCK MARKET

FTSE 100 4764.3 (-89.5) Yield 3.40°2 FTSE All share 2265.46 (-40.10) Nilder 15836.36 (-697.51) Nikkei ... Nasa York:

New York

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Tokyo close Yen 123.74 HOHTH SEA OIL

Brent 15-day (Jen) \$19.95 (\$19.50 COLD London close..... \$308.75 (\$312.45) * denotes middey tracking price

Emap aims to acquire health titles

EMAP, the fast-expanding magazine, broadcasting and exhibition group, is in negotiations to buy the medical and health magazines of Macmillan, the US publisher, in a deal believed to be worth more than £100 million

(Raymond Snoddy writes). The main titles involved are the profitable Nursing Times and the Health Service Journal, although a number of other magazines would also be included in any deal.

Earlier this week, when Richard Charkin, the former Reed Elsevier executive, was named as the new chief executive of Macmillan, magazines were excluded from his responsibilities.

Emap has also announced a new chief executive. Kevin Hand is to take over from Robin Miller next year.

In the hot seat, page 30

PPP close to buying MIS

By MARIANNE CURPLEY

ppp, the second-largest. healthcare company in the UK, is close to negotiating a deal worth tens of millions of pounds to buy MIS, the Eastbourne healthcare

The price has yet to be finalised, but industry sources expect an announcement next week from MIS, which employs 100 people around the UK and last year had a turnover of more than £2.5 million. PPP last night refused to

comment on the deal, but said

The real action this week took

the City's oak-paneiled boardrooms, filled with smoke and

intrigue. Plots were hatched, heads

rolled, and bemused outsiders were

treated to a clutch of half-done

deals, emerging from the oven

For Martin Taylor, chief executive of Barciays, the BZW dyspepsia goes

from bad to worse. Having seen a

succession of suitors turn up their noses, Taylor is pinning his hopes on a deal with Credit Suisse First Boston

(CSFB), which has until next week to

strike a deal. CSFB is not interested in

all the BZW pieces, leaving others to

partially baked.

place behind closed doors in

that it was "continuing to

explore opportunities in the area of workplace health". PPP is testing marketing and distribution strategies with Halifax and GE Capital, but denied that it had received a takeover bid from either company. It has been the subject of considerable speculation, and potential suitors have been rumoured to include Royal & Sun-Alliance and Guardian Royal

Peter Owen, chief executive, has revamped the company in the three years since his appointment. PPP has been advertising heavily to try to

increase its policyholder num-bers in an industry in which Meanwhile BUPA, the largest healthcare provider in the UK, has announced that it is scaling down its salesforce selling long-term care products because of disappointing levels of sales. It recently gained regulatory clearance for its purchase of Goldsborough, the nursing homes

Peer to end Trustor link

By Jon Ashworth

LORD MOYNE, the former Jonathan Guinness, yesterday announced that he was ending his links with Trustor, the Swedish investment company, as police investigating the alleged disappearance of £48 million in funds made their

first arrests. The 67-year-old peer, whose book on the Guinness affair, Requiem for a Family Business, went on sale yesterday, denied that any cash was missing from Trustor, and said that assets and funds had been accounted for. Fears had

been raised about the whereabouts of funds transferred to a Trustor account in London. Lord Moyne said that he was ending his links with the

company, in which he took a controlling stake in June. In a statement, he said: "Recent public disclosures and personal experiences have destroyed my confidence and trust in the Swedish parties who were associated with me personally. That association is now terminated." He added: "I intend to

resign as chairman and direc-

tor of the company when appropriate, and to dispose of my shareholding in an orderly

manner."

Two men - including an adviser to Lord Moyne -- were arrested in Stockholm yesterday. Trading in Trustor shares was suspended on the Stockholm stock exchange a week ago after a police raid on Trustor's offices.

The Serious Fraud Office (SFO) is assisting the Swedish authorities. The SFO can use its powers to demand documents and to interview witnesses.



Exchange.

AWEEK IN THE CITY

when it put itself up for sale to try to put down its revolting shareholders (sorry, shareholder revolt). The Stewart-Liberty family, in concert with Brian Myerson, the South African-

seize management control. cludes Challenger tanks, is likely to be unbundled if the deal succeeds,

from the board of PolyGram after

it was a week of excitement at

were roundly condemned. The Bank of England's monetary rates by a quarter point to 7.25 per cent, the highest level in five years. The increase took lenders by surprise, and left mortgage rates un-

changed for the time being. Marks & Spencer unveiled interim pre-tax profits of £452 million (£430 million) and said it hoped to create 5,000 jobs over the next three years. In the City, trading screens ended the week in a customary blaze of red. sliding more than 160 points at one stage. On Wall Street, the Dow Jones industrial average recorded its third-biggest rise on Monday, before heading south again. Indigestion all round.

JON ASHWORTH



Liberty, the upmarket retailer, another famous British name Still adopted the scorched-earth defence on cars, Octav Botnar, the exiled born investor, speaks for 44 per cent of the Liberty shares, and is seeking to

Mayflower Corporation, a panel beater, was flushed out as a possible hidder for Vickers, the tanks-to-cars group that last week put Rolls-Royce Motor Cars up for sale. Vickers's defence division, which incompleting the fragmentation of yet

former chairman of Nissan UK. finally shook off the Inland Revenue after a six-year investigation into an alleged £219 million tax fraud. The Revenue has dropped its

case, saying Botnar, 84, is too ill to stand trial. Moorgate Place, cobweb-ridden home to the English Institute of Chartered Accountants, was rocked by the resignation of its chief executive, Andrew Colquhoun. He resigned on Tuesday and could be in line for a £400,000 payoff. Chris Blackwell, founder of Island Records — the label behind U2, Pulp and Bob Marley — resigned

an acrimonious boardroom clash. Blackwell sold Island to PolyGram for £178 million in 1989.

Heathrow - for all the wrong reasons. British Airways annomed a sharp drop in half-year profits on the day that a Virgin Atlantic Airbus belly-flopped, triggering lengthy delays. The cabin crew dispute cost BA £125 million, with a further £128 million knocked off by the street off by the strong pound. Leaflets inciting BA cabin crew to delay flights and claim extra overtime

policy committee increased base

Barclays 'winning pay row'

BANKING CORRESPONDENT

BARCLAYS yesterday claimed that it was winning its pay dispute with unions after a third one-day strike closed only 98 branches. half the number affected by earlier walkouts.

However, the unions accused Barclays of intimidation towards staff who supported the call for industrial action and said the 24-hour strike had again caused wide disruption. Branch closures were

reported in northwest England and south London, both areas where support for the unions was strong in the two earlier stoppages. The unions also claimed the support of several MPs.

Jim Lowe, assistant secretary of the Banking Insurance and Finance Union (Bifu), said that many staff had "braved the worst management can throw at them and are determined to fight on" against the new pay

Bifu and UNIFI. the Barclays staff union. argue that a performancerelated salary scheme introduced six months ago will lead effectively to a pay and pension freeze for 25,000 staff, about 40 per cent of the total. But Barclays has refused to reopen talks through Acas. the conciliation service.



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Bryan Bedson, left, chief executive, and Paul Hollebone, finance director, of Wyndeham Press Group, which reported a rise in pre-tax profits to £4.6 million, from £3.52 million, in the six months to September 30 on turnover that improved to £34.45 million, from £27.49 million. The acquisitive printing and packaging company was helped by a buoyant publishing market, particularly in magazines, and benefited from new contracts

RAC rescues BSM in £54m takeover of driving school

BSM, Britain's largest driving school, has agreed a £54.4 million takeover by the RAC, the mutually owned breakdown service, ending its chequered history as a listed company. BSM. which has lost a third of its market value in the past

en months, has agreed a cash bid of 195p — a 53 per cent premium to the last closing price and double the low of 97p that its shares traded at this summ-

pupils how to use high-tech dashboard accessories which the RAC is developing in return for marketing access to the RAC's eight million customers and their families.

Neil Johnson, the RAC chief executive, said the purchase the first major deal in its 100year history - was the first plank in its ambitions to become an information provider. He said: "We see ourselves as personal mobility providers

aspects of the motor trade. In five years' time, people will have access to much more advanced technology in the car and the opportunities from reaching the primary stage of the car market are enormous."

The RAC's 5.8 million members, who own the company. will not be given a chance to approve the takeover even though it is the most important commercial decision the corporation has ever taken. Mr Johnson said the board was elected by the members to make such decisions and did not need a direct mandate. He said any objectors could nominate their own candidates for the board.

مركذا من رلامل

The company is viewing the BSM acquisition as a straight exchange for RAC Insurance Services, the motor insurance division that it sold to Guardian Royal Exchange 18 months ago for about £50 million. Richard Glover, chief execu-

of Retail Newsagents, yester-

day expressed pleasure over Mr Bridgeman's appeal on

rewards for newsagents.

paign to win them back. The company's shares, which were floated at 210p five years ago, rose 63p to 190½ p yesterday. Its profits were expected to drop to £3.5 million this year, down from £5.27 million, although demand is understood to be seeping back

£370,000 from selling his

stake in the company. He said

BSM had been recovering

from the slump in its market

after written driving tests were

brought in at January. How-

ever, he said the company had

lost 250 of its 2,200 driving

instructors and is now mount-

ing an active recruitment cam-

into the market. Mr Johnson said the RAC was committed to mutuality and had no plans to seek a stock market flotation. It spent El million a month on developing new dashboard technology, he said, but would seek joint ventures in the medium maining £85 million cash pile

to seek a new acquisition.

Тешрия, раде 31

Newspaper industry escapes referral

By Raymond Snoddy, media editor

JOHN BRIDGEMAN, the Director-General of Fair Trading, yesterday appealed to the newspaper industry to think carefully about how it rewards local newsagents.

appeal as he rejected pleas to refer the supply of national

AN EXCLUSIVE READER OFFER

Commission. After a review of the sector Mr Bridgeman decided that a reference was "not warranted at this time? because steps taken after the 1993 MMC report had result-

However, Mr Bridgeman noted that like many other newspapers and magazines to . small businesses in the high the Monopolies and Mergers street, newsagents are "in-

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looking to all parties in the creasingly vulnerable in a industry to engage in meaninful negotiations dynamic retail market". In considering how publishers compensate newsagents through a newly established Mr Bridgeman said it was Joint Industry Group. important that the newspaper Roger Clarke, chief execu-

growing competition from oth-In particular he said he was

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14 THE DURY OF A YOUNG GOT IT, ACCES TON

19 BLESSINGS IN DISGUISE on Alea Countriess

22 MURGERY RHYMES AND TALES - VIENZO

17 PENGLIN ENGLISH VERSE: 16TH CENTURY - Varcus

20 SPERT LEVEL by Seamur Hearney
21 THE MAYOR OF CASTISTERROOSE by Thereas Hearn's

from meeting the challenge of

Minister to attack RJB for aid call

BY CHRISTINE BUCKLEY INDUSTRIAL CORRESPONDENT

JOHN BATTLE, the Energy Minister, will tonight attack the UK's largest coal producer, RJB Mining, for a "change of tack" in its stance on government intervention.

Mr Battle's criticism of RJB comes ahead of a Trade and Industry Select Committee inquiry into the future for coal and amid growing unrest among some Labour backbenchers over the Government's treatment of the industry. Mr Battle will tell BBC Radio 4's File on Four that RJB, which bought the bulk of British Coal's collieries, will not get government assistance during difficult market conditions.

Mr Battle said that RJB was asking to be bailed out after having opposed intervention. The coal industry, union leaders and some MPs are lobbying the Government to halt the "dash for gas" in electricity generation, which is reducing the market for coal as RJB faces crucial contract negotiations with the generators. A meeting between Mr Bat-tle, Michael Meacher, the Environment Minister, union representatives and MPs scheduled for this week was

agree to buy the new version

of the consortium's A340 four-

nounced in June that it would

be marketing a long-range A340-500 and a stretched

A340-600 even though it did

not have a launch customer. It

billion to develop the aircraft.

letter of intent to buy six of the A340-500 and A340-600 air-

Now Eva Air has signed a

engine aircraft.

Support for compulsory pensions

MANY of those responding to the Government's pensions review are in favour of maklog pensions compulsory, ac-cording to Frank Field, Minister of State for Welfare Reform

Mr Fleid, speaking at a conference held by the Trade Union Pension Fund Managers, said: "A few late responses are still coming in, but up to this week we had received more than 1,300 responses from pensioners' organisations, employers, employees, pensions experts and pensioners themselves.

"The response from the pensions industry shows a bias in favour of compulsion for everyone to contribute to a second-tier pension, a need for low-cost second pensions, a phasing out of Serps in favour of stakeholder pen-sions and in favour of kitemarking."

The Government is planning to produce a Green Paper on stakeholder pen-sions at the beginning of next year. Mr Field said he had been impressed by the imaginative response from many in the industry, particularly in relation to "kitemarking" endorsing certain products for the public to buy.

BSkyB chief to go at annual meeting

SAM CHISHOLM, for seven years the chief executive of British Sky Broadcasting, the satellite television venture, will finally step down at the company's annual meeting next Wednesday. Mr Chisholm will be succeeded by Mark Booth, the man who launched MTV, the satellite music channel in the UK ten years ago. The plan had been for Mr Chisholm to remain until the end of the year, but the earlier than annual handsome will enable Mr. but the earlier than expected handover will enable Mr Booth to take control of BSkyB's biggest ever project— the launch of 200 channels of digital satellite television

next year in "late spring".

Mr Chisholm will act as a consultant and nonexecutive director to BSkyB, in which News International, owner of The Times, has a 40 per cent stake, for the next two years. One of the issues Mr Chisholm is likely to look at is mounting a challenge to Independent Television News for the contract to supply Channel 4 News. Michael Jackson, chief executive of Channel 4, has called for proposals from television producers on alternative ways of providing the channel's news services. ITN's contract to provide the programme runs out in the middle of 1999.

PizzaExpress Paris deal

PIZZAEXPRESS has signed a franchise deal with Mark Warner, the travel group, that will see 30 restaurants open in France in five years. Mark Warner, which already operates six restaurants and bars, is to invest £20 million in the venture. The first outlet will be a 160-seat PizzaExpress in the Bou-levard des Italiens, Paris, and it has plans for a further five sites in the capital. PizzaExpress recently opened its first overseas franchise in Cyprus and has plans for India, Turkey, Pakistan, Greece, Russia, and the Middle East.

Dairy Queen sued

A SHAREHOLDER of International Dairy Queen is suing the company, saying directors made a poor deal in agreeing to sell the fast-food chain to Warren Buffett. In a lawsuit filed in Delaware's Chancery Court, Kenneth Steiner, a shareholder, asks that Mr Buffett's Berkshire Hathaway Inc be prevented from buying Dairy Queen unless it raises its offer. A Dairy Queen spokesman declined to comment. Berkshire has agreed to buy the company, based in Minneapolis, for about \$585 million. Dairy Queen directors unanimously approved the offer.

Chrysler sells rentals

CHRYSLER, the American carmaker, is to demerge its Dollar and Thrifty rental car businesses via a public offer of shares. Chrysler's offering of Thrifty and Dollar will make Ford the last of the Big Three to retain a significant involvement in the rental car business, with a majority stake in Hertz Corp. General Motors sold its interest in National Car Rental in 1995 and in Avis earlier this year. Also this year Ford sold its interest in Budget Rent a Car to a group of franchise holders.

Motorcycle City buyout

MOTORCYCLE CITY, the retailer of motorcycles and accessories, is being acquired by a management team for an undisclosed sum, it was announced yesterday. The company currently trades from 15 stores and has annual turnover in excess of £60 million. Outlets have fully equipped workshops and the assistance and extended warranties. The buyout was led by Blectra Fleming, the private equity fund management com-pany, with additional finance from Royal Bank of Scotland.

Prospect suspended

SHARES in Prospect Industries were suspended at 114p yesterday as the group said that plans to sell its principal operating subsidiaries would not result in any further return to shareholders. Prospect, a mechanical contractor and pipe business, said that after a financial review it has entered talks with Shaw Group, an American company, over the sale of its main subsidiaries. Prospect has seen its market value slide from £30 million to £6.5 million this year. Philip Wilbrahim, a former executive chairman, left the board in August.

Café Inns advances

CAFE INNS, the AIM-listed pub and restaurant company, served up a 41 per cent rise in profits before tax to £400.000 in the six months to August 31, on turnover marginally better at E4.3 million. The company, which is based in Lancashire, said that it was benefiting from the gradual shift from tenanted to managed operations and from a refurbishment programme. This is being funded from the £2.25 million raised from a share placing and open offer in August. A maiden interim dividend of ip will be paid on January 6.

Albert Fisher disposal

ALBERT FISHER GROUP, the food processing and distribution company, has agreed to sell its Roem subsidiary in The Netherlands for £10.9 million in cash and the repayment of group debt of £10.1 million. The likely buyer is a management buyout team or a company being formed for the acquisition. Roem, part of Albert Fisher's seafood division, specialises in the cultivation, fishing and processing of mussels, cockles, clams and oysters. Roem earned operating profits of £1.1 mil-lion on turnover of £23.1 million in the year to August 31.

Swallowfield warning

SHARES in Swallowfield fell 44p to 226 p yesterday after the company, a manufacturer of aerosol products and cosmetics for the retail sector, said second-half trading had been adversely affected by production difficulties in the Cosmetics Plus subsidiary at Bideford, Devon. As a result, full-year profit is likely to be little changed from the previous year's £3.5 million before tax, compared with market expectations of £4 million. The warning brought to an end a strong run by the shares, which had risen from a 12-month low of 19612p in August.

Eva Air becomes launch customer for airliner

Airbus gamble pays off

FROM A CORRESPONDENT IN PARIS A \$25 BILLION (£L47 billion) craft and has taken options motors, delivering thrust of gamble by Airbus paid off yesterday as Taiwan's Eva Air for six more. The orders and options are worth an estimated \$1.86 billion at catalogue became the first airline to

rently has 23 Boeing and ten Airbus Industrie an-McDonneil Douglas aircraft. The A340-600 is a stop-gap product to compete with Boeing's monopoly of the high-capacity segment with its 777 giant twinjet and the 747 jumbo, which seats about said that it would invest \$2.5

prices. The airline is a new

customer for Airbus; it cur-

400 passengers. Rolls-Royce is the sole supplier of engines for the new A340s with its Trent 500 than the current A340.

about 56,000lb.
The new A340s will enter commercial service in 2002,

The A340-600 will seat 375 passengers, compared with 295 in the current A340. It will have a larger wing and a stretched body to cope with the additional capacity. The A340-500 will carry 313 passengers and will be able to fly . non-stop front London to Perth, making it the airliner with the longest range - a reach of 8,300 nautical miles. That is 1,000 miles further THE SUNDAY TIMES MAYFLOWER'S DARING VOYAGE

To describe Mayflower's planned bid for Vickers as audacious is an understatement. The bid would have to be nine times larger than the biggest successful offer Mayflower has ever made. But John Simpson, Mayflower's ambitious boss, is

> numbers... Business Focus __ The Sunday Times, tomorrow

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Motorcycle City buyor

Prospect suspended ,

Cafe Inns advances

Albert Lisher disposi

Swallow field warning

hatever happened to the golden era of windfalls? Under the new political dispensation, it seems, the idea of releasing the capital of mutuals to their customers/owners has become slightly shady and deeply incorrect. Even the pro-ceeds, instead of being welcomed as a huge and much-needed boost to millions of ordinary people's savings, are snortingly

blamed for higher interest rates. Maybe there was a hint of sleaze about the stalking of building societies in search of a free hunch. But other examples of demutualisation, including pio-neer Abbey National and Norwich Union, made business as well as short-term sense.

Before the era of conversions is consigned for ever to the realm of Beelzebuh, it is as well to be reminded of the good old days that new Labour political correct-ness and the heroic efforts of the Nationwide Building Society board have revived.

Yesterday, two mutuals did just that. The folksy Royal Automobile Club and the upright Friends Provident Life both and nounced big deals with the quoted public sector without reference to their own members and without any immediate

compensating benefits.

Friends Provident may be given the benefit of the doubt. Its longstanding plan to merge its own internal asset management business with outside specialists aimed to give the operation

Mutual appreciation society

much-needed economies of scale make it compete fully in the outside world, allow it to attract more ambitious fund managers, improve performance for policy holders and become a profit centre in its own right. Fine Unfortunately, policyholders will have to wait for benefits of an intangible if important nature.

The fund management operation was valued in the life fund at virtually zero. The deal with Ivory & Sime values it at £130 million, but the DTI will now allow the life fund to book this because Friends remains in control of this core strategic activity. Few would claim that running a franchise-based driving lesson business is a core activity for the RAC, even though, like its serior rival the AA, it has tired of merely serving car-drivers and thinks of itself as a peronal mobility provider. The RAC top brass have decided to spend £54 million out of the organisation's astonishing cash resources of £120 million on BSM's ailing

commercial enterprise.
This looks expensive, but it just might turn out to be a good deal. Who is to judge? Certainly not those horrid workaday motorists. They might not appreciate the



back £1 million a month being spent on developing in-car sys-tems that the private sector could

provide if anyone wanted them. Those pesky motorists whose subscriptions fund everything may reckion the RAC's surplus cash might be better spent cutting those subscriptions - the case for mutuality made by Nationwide. If the RAC wants something more, it should turn itself into a company and see if its shareholders agree.

Once upon a time in America

lan Greenspan was on A good form yesterday.
Regaling the like-minded in Frankfurt, the Chairman of America's Federal Reserve Board managed to give a de-tailed speech without revealing anything about his view of America's monetary condition. Inflation was overstated, he said,

but then growth in the service sector was understated. Come Wednesday, the Fed's

translate deliberately opaque words into a decision. Should the Fed raise US short-term interest rates or leave them be, as it has in the face of much provocation since the spring? The Federal funds rate edged up to its present 5.5 per cent from March. The discount rate has been at 5 per cent since January 1995.

All those economists and traders who set store by yesterday's labour market figures must reckon rates are now due for a tweak. The economy seems to be running too close to capacity to keep inflation as low as reported. let alone as low as Mr Greenspan reckons it is.

More new jobs were created in October than expected. But that was the least of it. Recorded unemployment fell from 4.9 to 4.7 per cent, the lowest for 24 years. Average hourly earnings

rose 0.5 per cent, making annual growth of 4.2 per cent. That is not inflationary of itself but the sharp short-term rise, doubtless helped by overtime, suggests the

labour market is tight.

That is a key test. The Fed has been laying off rate rises because uncounted productivity growth and unnofficial entra labour supply appeared to be giving the economy a margin of unused capacity not shown in statistics.

Wait a minute though. Surely that sensitive, subtle Mr Green-span would not want to deliver a potentially electric shock to Wall Street just when stock markets are in such a volatile state. He certainly would not want to destabilise markets. That injects uncertainty into the economy and, as the crash of 1987 showed, can require emergency monetary policies that are at odds with the needs of the real economy. But there are limits to forbearance.

After Wall Street's one-day

Greenspan welcomed the "salutary" bursting of what he has mostly regarded as a share price bubble. Since then, Wall Street has shown huge resilience, recovering lost ground far better than pushed markets lower, that tool

A catalogue of delays at the DTI

rest of us though.

should be salutary rather than dangerous. It would not help the

t is now seven weeks since the Monopolies Commission report on the proposed merger of Littlewoods and Freemans landed on the desk of the President of the Board of Trade. The hope is that within the next week. Mrs Beckett will announce her decision on whether the £370 million deal can proceed. But the omens are not good. Other monopolies reports have lin-gered with her for many months without result.

In some cases, a European dimension has given Mrs B an excuse for sitting tight while Brussels forms a view, but why is it that a relatively straight forward case such as the Littlewoods deal should need so long?

should be shed or branches given up. All that is required is a simple yes or no, on the back of the MMC's report. Decision delay syndrome has almost certainly been identified

There is no question of having to

determine whether brands

by an eminent psychologist as an illness rather than a failing. Whatever its cause, there are fears that Mrs B may be a victim. She may, of course, be immersing herself in thorough research of the subject. Perhaps, as she enjoyed the comforts of her mobile home this summer, she spent jolly evenings studying the availability of credit for low income families. But if she is suffering from DDS, she may simply be waiting until she can wait no longer — then perhaps a coin could usefully put her out of her agonising and determine whether two companies might be allowed out of limbo.

New lease of life

THE CBI is not the only organisation to find its finances jeoparised by onerous leases, blithely signed at the top of the market for property that soon becomes surplus to require-ments. Several London estate agents, who should have known better, have been driven close to collapse along this route. But after its refinancing, courtesy of members, the CBI may pay more attention to bringing in the money rather than spending it.

Buoyant Unilever vows to speed up pace of revamp

SHARES in Unilever, the Angroup, rose strongly yesterday as it posted stronger than expected third-quarter profits and vowed to accelerate the pace of its restructuring.

The shares increased 124 p to 4495 p after it reported a 15 per cent rise in pre-tax profits to £934 million in the three months to September 30, on turnover down 4 per cent to £8.25 billion. Analysts had forecast profits in a range from E798 million to £900 million.

Unilever said it was "encouraged by the level of savings we. are obtaining from earlier restructuring initiatives and would step up the pace of the process, leading to further disposals of non-core businesses. As a result, it expects to take an exceptional charge of about 6000 million against full-year operating profit — more than double last year's figure — with about £400 million coming in the last quarter.

A further charge of £200 million will be taken in the last three months of the year to cover losses on the sale of obsolete plant and equipment: These charges are before the exceptional profit of E3 billion from the sale of its speciality chemicals businesses to ICI in May for £5 billion

Operating profit before exceptionals was up 16 per ent to £1.05 billion, with emerging markets such as Latin America making up for more sluggish growth in Europe and America, where most of the rationalisation is

taking place. Net profit rose 18 per cent to £590 million at constant exchange rates, although the strength of sterling restricted the improvement to 4 per cent. Analysts raised their fullyear forecasts for pre-excep-

tional trading profits by about £200 million to £3.05 billion. Among the parts observers consider most likely to go are US culinary products, European and US food services,

and frozen foods, which in-

cludes Bird's Eye Walls. However, Niall FitzGerald, chairman of Unilever, said some of the second-line products had the potential to become "the stars of tomorrow", joining household favourites such as Persil, Domestos, PG Tips, Cornetto and Calvin Klein. Earnings per share were up 4 per cent to 7p. An interim

dividend of 2.8p (2.57p) will be

Tempus, page 31



Niall FitzGerald reported a 15 per cent profit rise

Hambro **Insurance** Services on prowl

BY MARIANNE CURPTER

HAMBRO Insurance Services (HIS), which two months ago narrowly averted an ambitious bid from Fish-ers International, is actively looking for acquisitions.

Nicholas Page, managing director, said an announcement on a deal was possible before the end of the year. HIS said that it was actively

looking at ways of using the group's net cash, which increased to £11.2 million at the end of September, from £3.4 million at March 1997. Analysis auggested a sensible acquisition would be another loss-adjusting business, but said that the City would not favour a highly geared deal.

The group reported a 19 per cent rise in underlying firsthalf profits to £3.35 million pre-tax (£2.8i million), booste by a 20 per cent upturn in legal and assistance services and a 40 per cent rise in lossadjusting profits.

Reported pre-tax profits rose to £9.84 million, from £4.53 million for the same period last year, after a 66 million exceptional gain on the sale of HIS's 75 per cent interest in Beale Dobie, the traded endowment market-maker.

Underlying earnings per share rose 33 per cent to 3.15p and the interim dividend has been raised 8 per cent to 200p. Christopher Sporborg, chairman, said: "Underlying results for the six months have again shown a significant improvement over previous periods. We continue to be very active in introducing new services and to achieve improvements in operating

Tempus, page 31

British Land hit over share structure plan

By MARTIN BARROW

BRITISH LAND, the UK'S biggest property company, is proposing to alter its capital structure and dividend policy in the light of tax changes announced in the Labour Gov-

ernment's Budget in July.

The company, of which John Ritblat is chairman, is seeking authorisation for a scrip alternative to ordinary shareholders in lieu of cash dividends. It also plans to offer a one-off option to holders of its 8.625 per cent preference shares to convert into ordinary

British Land said the move would help it to retain the cash that would have otherwise been paid out as dividends. It would also reap a cashflow benefit as advance cornoration. tax is not payable on scrip dividends.

However, the proposals were ill-received by the stock



Ritblat: option idea

market, with British Land ordinary shares falling 43p to 627p yesterday. Analysts believe the effect of the proposals will be to reduce the value of each existing ordinary share by about 7p in the current year. Analysts also

Has choosing a PC become too complicated?

at a premium to its net asset value and could be vulnerable

to profit-taking.
To encourage shareholders
to take their dividends in the form of shares, the company would set any scrip dividend higher than net cash dividend, subject to a maximum equal to the gross dividend.

British Land said the enhanced conversion option for preference shareholders would give a value 3.52 per cent higher than that of the preference shares. The proposals are supported by NatWest Securities, which holds 49.16 per cent of the preference shares.

A maximum of 5.58 million shares is proposed to be issued over and above those that would have been issued under the current conversion terms. The company has arranged for SBC Warburg Dillon Read to provide a cash offer for

those shares at 603p each.

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Taylor takes step towards Lloyd's chair

MAX TAYLOR was yesterday confirmed as the next chairman of Lloyd's of London, when he was elected to the insurance market's ruling council (Adam Jones writes).

Mr Taylor, group execu-tive director of Willis Corroon, the insurance broker. was chosen by the council in July to replace Sir David Rowland, who retires at the end of this year. Under the society's rules, Mr Taylor had to be elected to the council before being confirmed in the post. He won 3,575 weighted votes from the market's working members, winning comfortably.

John Barber and Elvin Patrick were elected to the council by working members. External names elected Dr Paul Kelly. Christopher Messer and Michael Dawson.

Maple Promise

Mayflower power scorned by Vickers

By ADAM JONES

SIR Colin Chandler, chairman of Vickers, yesterday claimed that Mayflower, its smaller rival, may be overstretching itself in considering ing group. In a letter to shareholders.

he said: "The financing of any cash offer would be very de-manding, potentially an excessive burden on the businesses so acquired, and possibly beyond Mayflower's capability." Mayflower's market capitalisation was £465 million yesterday morning, against

Vickers's £842 million. Sir Colin also confirmed that Vickers is considering returning to shareholders, via a share

buyback, the proceeds of selling Rolls-Royce Motor Cars. The decision was seen as a U-turn by some. One analyst said: They never said that when they put Rolls-Royce up for sale. I wonder how much of this is long-term thinking and how much is making it up

as they go along."

Mayflower yesterday said
that it was still keeping its options open on a possible bid. A spokesman said that Sir Colin would be much better employed worrying about his own numbers than trying to pontificate about Mayflower's. Mayflower's gearing is expected to come down to about 60 per cent by the end of the year.

Starwood spices up bid offer for ITT

BY DOMINIC WALSH

Corporation took a fresh twist yesterday as Starwood Lodging raised its bid from \$9.8 billion (£5.8 billion) to \$10.2 billion. This puts it even fur-ther ahead of the \$9.3 billion offered by Hilton Hotels Corporation (HHC) on Monday. Starwood's move came after

suggestions from Hilton that its offer would favour ITT shareholders as it contained a bigger cash element. Star-wood's new bid would give shareholders up to 30 per cent of the \$85 a share offer in cash. Barry Sternlicht, chairman and chief executive of Starwood, said the offer was clearly superior to the Hilton al meeting next Wednesday.

THE battle for control of ITT bid although he declined to Corporation took a fresh twist rule out a fresh offer if Steve Bollenbach, chief executive of Hilton, upped the stakes.

> agreed to enter talks with Hilton only to see Mr Bollenbach turn hostile again over access to financial data. launched a hostile bid for ITT. which owns the Sheraton Hotels chain. Last month. it agreed to a white knight approach from Starwood, which has served to prompt a frenzied series of fresh bids as both sides seek to win over ITT shareholders before the annu-

Interfaced SVGA Colour Monator - 3.5" 1.44Mb Roppy Disk Drive, 185 Key UK Keyboard & 2 Button Mouse - Microsoft Windows '95 Starwood's move came at the end of a week in which ITT

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Wray to take stake in Prestbury

NIGEL WRAY, the City financier who is chairman of Burford, is to take a 25.3 per cent stake in Prestbury, the new vehicle of Nick Leslau, who resigned as Burford chief executive earlier this year.

Mr Leslau is to be chairman and chief executive of Prestbury, which is buying Mr Lesiau's private property company, Edenhawk, for £11.5 million, and raising £20 million through a placing with

institutional investors. Leading institutions, including Mercu-

ry Asset Management, Scottish Widows, Legal & General and Deutsche Morgan Grenfell, are subscribing for shares in Prestbury at 24 p a share. This is 7p less than the price at which Prestbury was suspended when the news of Mr Leslau's interest leaked out last month. However, it is also a 50 per cent premium to the group's pro-forma net asset value. Both Mr Leslau and Mr Wray will take

25.3 per cent stakes in Prestbury. Mr Les-

lau is also going to use Prestbury as the

vehicle through which he will subscribe

for shares in Burford's hotels joint

venture with Ian Shrager, the New York entrepreneur behind the Paramount and Royalton hotels. However, Mr Leslau is resigning from Burford's board and Mr Wray will not be a director of Prestbury. "This is to avoid any potential conflicts of interest," said Mr Leslau. Prestbury is selling its old business

David Conrad International - to Mike Edelson, who is standing down as Prestbury's chairman but will remain as a non-executive director. DCI is a sportswear manufacturer which operates, under the Quaser brand.

Emap's 'dirty, lazy boy' made good

hen Kevin Hand was 13 he took French for one term. coming thirteenth out of 40. His teacher wrote in his report: *A surprising result for such a dirty. lazy boy." He was banned from French and banished to art classes instead. Young Hand went on to study art at college, typography and design at Leicester Polytechnic, and a career in publishing.

Nowadays, Hand, chief executive designate of Emap, the publishing group, speaks impeccable French. He arrived in Paris for Emap threeand-a-half years ago to buy and then run the French magazine operation

without a word of the language. Bertitz classes and personal tutors had little impact and he mastered the language only after forbidding his colleagues to talk in English. "If you tell the French you're useless. they love it," he says.

Now he is such a Francophile that he does not want to leave. When he takes the reins in July he will be the first chief executive to run a £1.8 biltion British group commuting between the Champs Elysees, Peterborough and London. He and his family will continue living in Paris because two of his four daughters are at the local school. "They speak French like natives and I have promised them

There is a commercial reason for

staying, too. When he arrived in Paris. Emap had virtually nothing in France. Now it is the third-largest magazine publisher, after Hachette and Bertelsmann, with 17 per cent of the market. A third of sales and a quarter of profits are French.

This week Emap held a brainstorming session for its 75 managers around the world — at a hotel outside Paris. Hand says: "We're bang in the middle of Europe. There is much more growth in France and plenty for us to do in Germany."

Hand, 46, inherits a delightful but sticky problem from Robin Miller, the present chief executive - how to keep up Emap's inexorable growth. which has seen the shares treble in five years. He is frank. "I want us to continue our reputation as an ambitious, brash and aggressive publisher, but to take these ambitions further afield," he says. "We will become international over the next few years." Moves into television programming, more radio and other media are also on the cards.

Hand and the board have yet to de cide whether in go for the rival IPC. the UK market leader with 21 per cent, which is being auctioned by Reed Elsevier for more than £700 million. They can afford it without any significant dilution or debt, but will proceed only if they can add value. "Of course we're interested, but I am not



CV: KEVIN HAND

Born 1951 1964-69: Ratcliffe College 1969-70: Leicester College of Art 1970-73: Leicester City Poly-1973-74: Management trainee

Link House 1974-78: Information officer, National Association of Boys' Clubs 1978-83: Marketing director. Link House 1983: Circulation director, Emap 1994: Managing director, France 1997: Chief executive designate

obsessive about it," Hand says, "It's a well run company so we have to be careful about what we could add and

how much we could cut."

Although Hand is Miller's chosen dauphin fone of the reasons for last year's bust-up with David Arculus,

عدد امن رلامل

Whereas Miller, a former motorcycle journalist, has been a motivator of people, Hand will be a driver. Those who take his relaxed manner for being laid back are mistaken he is a hard taskmaster.

David Grigson, finance director, says: "He is ruthless about achieving goals, but sensitive too, and inspires great loyalty. I expect him to play down the chief executive role, play up the team side. He always calls us

a football team — get the strategy right and the game will be good."

Hand is happy with ruthless. "Yes I am rabidly ambitious and aggressively consensual, if that's possible. I don't have an ego to parade though. Only fools say they don't mind not being liked. Anybody who says they don't is sick. There has to be a balance between work and play." He is generous about the talents of

"I never have any creative ideas. In fact, I'm really a failed artist If I did suggest something it would be a bit like Ringo Starr saying to the Beatles, 'I've got this great idea'. Then one of them turns round and strums Hev Jude." But he does have good instincts and a real hunch for the right magazine. Hand met

management style will be different.
His address to managers this week was to the point: "There is a new Emap."

Miller over dinner while working for Link House, the publisher, in the early Eighties. "I would have crawled up the MII to work for "When the MII to work for "When the management style will be different.

Miller over dinner while working for Link House, the publisher, in the carry Eighties. "I would have crawled up the MII to work for "When the management style will be different.

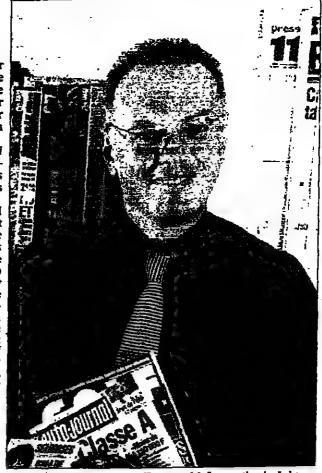
Miller over dinner while working for Link House, the publisher, in the carry Eighties." Emap, I'd always admired it. Miller and I got on immediately and I got a phone call the next week."

He joined as circulation and marketing director, moving to consumer magazines, where he was soon launching or buying new titles every six weeks.

Friends say France has cultured his blokish side. His idea of a great evening is football or rugby - he worships Leicester's teams but loves opera too. What the Gauls have done most is to make him a complete Euro - single currency as well, "Why can't we for once stop carping on the outside, be inside helping to influence the way EMU works? he says, voice rising. "If we didn't have English as a world language I bet we'd be there right in the middle of it. Did you know in Paris they now teach American — not English? A quarter of our managers here for the conference do not have English as their first language. We must realise we're not the only ones."

With that Hand dashes for dinner. "Au revoir, il faut que je m'en aille." Don't doubt that Hand knows just where he is going.

MARGARETA PAGANO



Kevin Hand becomes Emap's chief executive in July

Graduates of Blyth lessons find more to life than 45 degrees

BT yacht race gave insights for managers

to take back to dry land, says

Chris Ayres

ow would you fee if your boss told you that as part of a management training exercise you and 13 complete strangers were going spend ten months in a freezing yacht sailing the wrong way around the world? Sick, probably, But not as

embarked on the BT Global Challenge last year and found himself decorating the decks of his yacht for the first 30 days of the 33,000-mile voyage. He was, according to the yacht's skipper, about three days away from death before his stomach finally grew accustomed to life on the high seas.

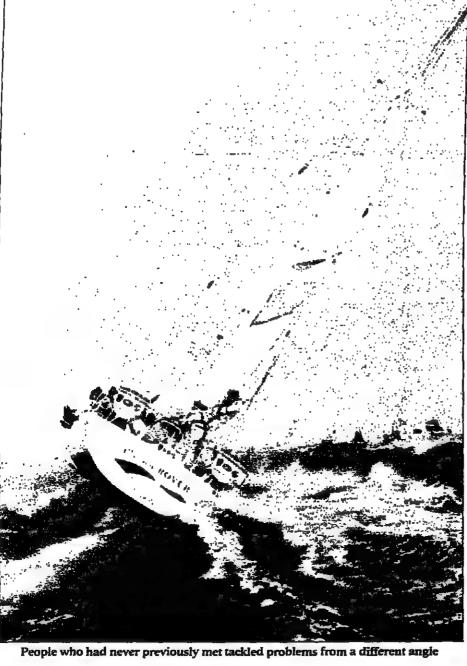
When BT first raised the idea of the Global Challenge, the telephone company's marketing executives felt understandably queasy. They waited, and hoped the scheme would fizzle out. At one meeting, the head of marketing reportedly said: "I hate sailing. I want the event cancelled."

But the idea, which had been put to BT by Sir Chay Blyth the first person to single-handedly sail backwards around the world without stopping - refused to die.

The command came from on high: the company wanted 14 identical 67lt yachts — distin-quishable only by their spon-sor's livery — each equipped with high-tech communications equipment, a professional skipper, and 13 volunteers with the combined sailing skills of a concrete block.

Anyone between the ages of 21 and 60 was invited to become a crew member, regardless of their sailing experience. although they had to pay an £18,500 fee to take part. More than 70 per cent of those selected had no sailing experience, and before the race began had to be put through an

intensive training programme. Behind the apparent madwas a sophisticated marketing ploy and management training vercise. The race would be financed through sponsorship. and provide a high-profile background for BT to show off its services around the world. John Luff, who leads BT's multinational marketing team.



says: "It might have been the world's trughest yacht race. but it was also the world's biggest consultation exercise." The race would also allow a leading management consultancy, the Centre for High Performance Development - a

division of Mast, the international training organisation to conduct an intense study of how people work in small teams under intense pressure. "We wanted to know if it was possible to discern what methods are used by business people who can cope with tough situations," says Peter Mackie, managing director of the CHPD. Mr Mackie, a former Lieutenant-Colonel in the Army, played a key role in the crew member selection process. We thought, can we teach people this? As far as we were concerned the Global Challenge was not just a yacht race. After all, most major problems in business are now tackled by

groups of people who have never met before." According to Mr Mackie. management lessons could be learnt from the moment crew members were told which yacht they would sail on. "Some reams simply left the room and made their way to their yachts," he says. "But Mike Golding, skipper of the winning Group 4 yacht, took his crew into a corner and within five minutes they were all wearing their corporate kit.

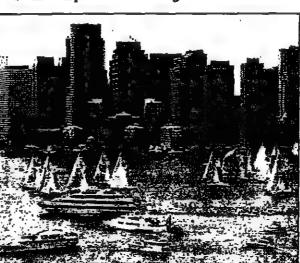
It made them feel part of a team." Mr Golding was also one of only three skippers who made their teams live together on dry land before they set foot in their yacht. All three teams which used this tactic finished

the race in the top five. Teamwork turned out to be the most important factor in deciding a vacht's success. One m the crew members. Humphrey Walters, says: There was a lot of fear and apprehension, it was dank, dark and dripping. The yacht seemed to be at a constant 45 degree angle, there was no privacy, we were permanently wet and we got a maximum of two hours steep each night.

"Fourteen of us lived in that



Teamwork proved vital during the ten-month race



Identical craft meant working methods were critical

state for ten months. Every manoeuvre had five of us doing the same thing. Trust was a key element. How can you trust someone who doesn't turn up on time? In that situation, your life ultimately depends on

The many lessons learnt from the Global Challenge have been put together in a book, published this week by the Book Guild. The book examines how people who had never sailed before learnt how to take their yacht around the world. The authors found that one of the most important factors in each crew's development was the attitude and presentation skills of their pro-

On one yacht, the skipper told his crew that if they could find a better method to change the sails than the one he had used for 15 years, then they could use it. The crew did

exactly that, giving them a huge boost in confidence. Mr Mackie says: "Ultimately, most crews ended up with a culture of continuous improvement. They would say: we can still do that better than the last time. They would say that even as the yachts sailed back into Southampton.

Global Challenge: Leader-ship Lessons from The World's Toughest Yacht Race, published by The Book Guild

Bloke power

I AM happy to report a sighting of the Lord Lucan of the media business. Duncan Lewis, the former boss of both Granada Media and Mercury Communications. After a year off to assess his corporate future, he has decided to put his experience and backing behind Bloke, a new sound magazine (sic) aimed at the odd 50,000 or so blokes (sic) of odd SU,000 or so blokes (sic) or the 24-35 ABCl variety and produced by radio indepen-dents the Flying Dutchman Company. The lucky blokes get a free disc, including a sex guide presented by Playboy TV girls Christy Moiner and Emma Caesari. Lewis tells me that advertising assencies are that advertising agencies are drooling at the prospect of getting their hands on the right blokes.

But the big one for Lewis and a number of unnamed pals, backed by Schroder Ven-tures, is Racal Telecommunications, where they are trying to organise a management buy in/buyout in opposition to ScottishPower. "We want our own patch to run a business and turn it round to have some tun," says Lewis. Fun?

Model date

IF LEWIS were truly blokeish, his idea of fun would be the prize won by Paul Turner, of Guinness Flight Investment Management — a night out with glamour model Joanne Guest. The date will consist of the 25-year-old Turner - and two of his mates - meeting up with the Page Three lovely at Segaworld before going on for a slap-up dinner at Mezzo. Sir Terence Conran's aircraft hangar-like Soho restaurant.

This prize was won after Turner replied to a survey organised by Segaworld. It found that blokes would prefor a night out with the lads to either dining with their wife or going to a lap dancing club, Also it finds that 53 per cent of City blokes expect "something in return" after a date. So Guest should be in for an exciting night.

Shell suits

IF YOU have ever wondered how your average titan of industry managed to get to the top, then be advised that a large helping of arrogance is never a disadvantage. Listen to Mark Moody-Stuart, the wonderfully named new chairman of Shell. He tells Shell World that as a graduate he was in-terviewed by 13 people in The Hague before joining the company. "Only one was a Brit." he remarked. "When I got home, I told my wife, Judy. that he was the only one I would not have hired."

☐ I AM glad to see that our privatised railways are still being run as idiosyncratically as they were under the late



and unlamented British Rail. A colleague recently tried to buy a single ticket to Sheffleld with Midland Mainline. Do you want a return, said the man at the booking office? It's £4 cheaper than a single.

Oh, Isa!

IF YOU launch a new product. you can hire a specialist agendoes not mean something obscene in Japanese or provide a double entendre in Serboposed replacement for the Pen and the Tessa, the individual savings account, is to be known by its acronym, the Isa. Which in Estonian, a horribly obscure non-Indo European language, means God or father, as it happens. Nothing obscene, then. But what of Clarks Shoes-type problems if deeply religious Estonians become offended? Will the Isa become the equivalent of Krishna and Vishnu footwear?

Name game

TALKING of poorly conceived names immediately turns my mind to the £250,000 spent to turn Guinness and Grand Met into Diageo. A missive reaches me from West London (where both Guinness brewing and GrandMet's IDV are based) suggesting different meanings for Diageo. Among my favour-ites are Definitely Ill-Advised Gobbledygook, Everyone's Outraged and Destroying Instantly Ali Good Ever Originated. But there is one which might be pondered by the ety-mologist at Wolff Olins who thought up the dreadful name Doomed Initiatives and Grotesque Efforts at Orginality.

AND finally on names - all good things come in threes - I was intrigued by the origins of the Pumpkin Trust, which is the family fund of Nick Leslau. the property developer, and which is buying 5.8 per cent of Lesiau's new venture. Prestbury Group. Pumpkin, Lesiau explains to me, is the nickname given to him by his American wife. How sweet.

JASON NISSÉ

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FROM LONDON CITY AIRPORT



DYERTISE A del puo

MICHAEL CLARK

Nervous investors head for safe haven of bonds

The new sculpture ing again by fresh turness the Far East and the prospect t of further interest rate rises.

Many sold out of the equity market and into the safe out over haven of bonds, fearing the prospect of another helter-skelter session for the world's

Diana ()
The rot started in Japan overnight where talk of a major banking collapse mud-

overnight where talk of a major banking collapse muddled the waters. Hong Kong was again in freefall as its currency came under renewed attack.

Internal Original Interest rates in London have risen to their highest levels for five years and tradlers from of loar pear in the manual of loar reserve to the distriction of the second of month. And with the number of unemployed Americans failing to the lowest level for 24 years, the odds on the Fed also raising rates appears to have shortened dramatically.

A THURSTON Reed recruited But the FTSE 100 drew on Leans Blair has recraite attempts at an early rally by iterii chairman of ist the Dow Jones industrial aversecurite cublomis age. Having been down 164.2 points before the start of trading in New York, it closed to in the policy the in the contract to teacher to in London 99.5 down at Mr Beed will report to 4,764.3, a fall on the week of 78 points. Trading conditions again proved thin. A total of million shares had Spy breaks on

changed hands by the close. A september is to 🗲 The overnight losses in the Far East prompted another et emmetichet infft series of markdowns for those companies with significant interests in that part of the world. HSBC Holdings fell 68p to £14.01. That compares with a peak of £23,47 a few months ago. Standard Chartered was another casualty, down 58p at 625p, while Cable & Wireless

> 84p at 2204p. Property companies suffered from delayed reaction to the quarter-point rise in base rates to 7.25 per cent --- the fifth such rise since the Labour

fell lip to 465p and inchcape

Party swept to power.

British Land led the way lower with a fall of 34p at 636p. It has announced plans to enhance the conversion holders while seeking dividends on ordinary shares Other losers worried by the impact of dearer money on the property market included Great Portland, 5p to 247p, Land Securities, 12p to 986p, MEPC, 7p to 5242p, and Safeland, 4p to 402p. Royal & SunAlliance,



Richard Glover saw BSM's share price surge ahead

this week, held steady at 580p as Goldman Sachs, the US securities house, continued to push the stock. It claims the shares are a "buy" up to the 684p level. SBC Warburg Dil-Read, the broker, also rates RSA as a "buy". Other brokers such as Credit Lyonnals Laing believe the insur-

ance composites have reached

their sell-by date. Boots,

life with the price rising 9p to 656½ p. Dresdner Kleinwort Benson, the broker, was a buver, but does not seem to have had much success in a

thin market. The war of words between Vickers, unchanged at 249p and Mayflower Corporation, down 8p at 176p, has begun even though the latter has still not made up its mind over

whether to bid.Colin Chan-

dler, chairman of Vickers, blew the whistle on Mayllow-

er on Wednesday, when he announced that the engineer

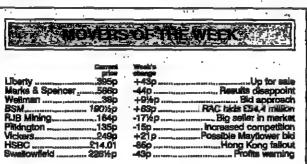
was planning to bid. He said

British Borneo stood out in a falling market with a rise of 10p to 4972p. Hopes are high that some good news will soon emerge from the Gulf of Mexico, where the group is currently drilling. There may also be some positive news to emerge from a visit by brokers to operations in Houston, Texas, next week.

which also reported this week, dropped 262p to 842p with followers of the company rattled by reports that BZW had trimmed its profit numbers. BZW still remains a buyer of

Abbey National dropped 17טף to 949טף. Warburg is believed to have reduced its recommendation for the shares from a "buy" to "hold". A bear squeeze gave Com-

an offer from the smaller Mayflower would be demanding. Mayflower accused Mr Chandler of "huffing and puffing its strategy on the run". Vickers has hinted it may use the proceeds from the sale of pass Group, the outside cater-ing specialist, a new lease of its medical division and Rolls-Royce Motors to finance a



£300 million share buyback. A profits warning left Swallowfield nursing a loss of 44p at 226 2 p. The group says profits will fall short of the £4 million pencilled in by most brokers. The final outcome will be nearer the £3.5 million achieved last year. It blames production difficulties at its Cosmetics Plus pant at Bideford.

A profits warning also took its toll of Telemetrix, down 92p at 582p. Losses at GTI, its 57 per cent owned US subsidiary, are likely to result in a El million deficit. Results for the full year will now fall short of expectations.

BSM, of which Richard Glover is managing director, moved into top gear with a leap of 63p to 1904p after agreeing the terms of a 554.4 million cash offer from the RAC. The motoring organisation is offering the equivalent

of 195p a share. Shares of Costain resumed dealing a year after they were suspended. During this time two refinancing packages have been completed, the board has been replaced, and the group's US coal operations and Spitalfields development disposed of. They were suspended at 46p, compared with the 40p the rights issue was priced at. The price touched a low of 362 p before rallying to 422p. It closed at 362p on turnover of less than 500,000

☐ GILT-EDGED: Bond prices surged by almost £1 at the longer end as the latest setback for world equity markets sent investors scurrying back into fixed-interest stocks. However, prices in London

closed below their best, with the US employment figures taking the shine off things. In the futures pit, the December series of the Long Gilt touched a high for the day of £1181116 before closing £1732 better at £1181132. The total number of contracts complet-

ed reached 74,000. Among conventional issues Treasury 8 per cent 2021 jumped £4 to £1181 32, while among shorter dated issues, Treasury 7 per cent 2002 put □ NEW YORK: Wall Street stocks climbed off their morn-

ing lows as the concerns about Asia's economic troubles were partly offset by the stronger than expected October jobs data. At midday, the Dow Jones industrial average was down 105.85 points at 7,577.39.

German Govt Bond (Bobl)

MAJOR INDICES

New York (midday):

Tokyo: Vilkei average

Hong Kong:

Amsterdam

Sydney:

Frankfure DAX

Singapore:

Brussels

Paris

Zurich

FTSE 250

TEMPUS

The best of Friends

in Beale Dobie. The dispos-

al, in the words of the

company's managing direc-

tor, is to answer criticisms

from the City that H1S is still

something of a ragbag of

A bolt-on acquisition, for

example an addition to the

loss-adjusting business.

disparate businesses.

Ivory & Sime had as much money on its books as did Mercury Asset Management. But how different are the fortunes of the two companies today. While MAM reported this week that it had broken through the £100 billion barrier for the first time, Ivory & Sime yielded its independence to a middling life insurer.

Ivory & Sime has been in trouble for some time. Funds under management have shrunk to below £4 billion, and predators have begun picking off some of its many investment trusts. Last month, Ivory & Sime lost control of the £80 million Enterprise Capital trust to JO Hambro after investors complained of the fund's poor performance. Rival fund manager Dunedin Enterprise is now targeting the Baronsmead investment trust.

City analysts were unanimous yesterday in

accept the embrace of Friends Provident: a much needed defensive move. Given the management turbulence at the firm - Colin Hook, managing director, left under a cloud earlier this year — investors and clients were beginning to lose faith in the company. Then the loss of a £700 million pensions mandate at BAA turned a crisis of confidence into a full-

The Friends Provident deal would appear to be the answer to Ivory & Sime's prayers. The addition of £15 billion in life funds will ease the firm's dependence on investment trusts. which have been prone to wide discounts in recent years. At the same time, it will give Jvory & Sime a decent platform to regain some of the ground it has lost in third-party fund management.

indicated that a deal might

be completed before the end

of the year, although it is not

expected to be a large acqui-

sition. The shares are begin-

ning to reflect the efforts

HIS's board is making to

reorganise the company, but

until the company fully un-

HIS

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638p (-34p) 640p (-34p) 521p (-25p)

RIGHTS ISSUES

-MAJOR CHANGES ..

Cable&Wire Coms 228p (+9'rp)

Closing Prices Page 31

Smithkine ...

LONDON FINANCIAL FUTURES

.... 159.3 Sep (3 6%) Jan 1967-100

RPIX 157.6 Sep (2.7%: Jan 1987-100

RECENT ISSUES

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Jourdan Tin/p (45)

Lavendon n/p (265)

Meyer inti n/p (360)

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NSB Retail Sys

Newsquest (250)

Latchways (185)

Hariborough Inti

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Nycomed Am N/V 2130

FIAMBROS, the troubled merchant bank, was accused by the City of acting hastily when in September it rejected a revised £84 million offer by Fishers International for its controlling stake in Hambros Insurance Services (HIS).

The rationale behind the bank's refusal to restart talks, analysts said, was Hambros's fear that if it was seen to be considering a break-up of part of its empire, the vultures would start circling around the remainder.

Hambros has found, however, that it is not that easy to quell speculation over the future of its businesses. While the bank fights off institutional pressure, HIS has been quietly reorganising itself. The pre-tax profits un-

veiled yesterday include a £6 million exceptional gain from the sale of HIS's stake

the spare £11 million that not worth chasing.	
FISHING FOR	r 12
SHAREHOLDER VALUE	1 - 221
M. Mrsi	120
and market	101
	- 100
FTSE all-share	95
Index (rebased)	96
	85
	- 80

Unilever

FOCUS has become one of the watchwords for corporate Britain as it approaches the millennium, but for the behemoth that is Unilever it has assumed even greater signifi-

Since Niall FitzGerald took

the chair last September there has been a growing conviction that this is a company which, at last, knows its onions. Or more specifically, its Boursin, Persil and Omo. Mr FitzGerald's focus is clear: ice cream, spreads, tea, washing products, skincare and prestige fragrances. Second-liners will have to prove they can cut the mustard (another Unilever business) globally or be sold.

Getting rid of speciality chemicals to ICI for £5 billion was a big step in the right direction, and a plethora of smaller disposals are on the cards. At the same time, expect further strategic buys

DOLLAR RATES

\$930 million (£550 million) purchase of Brazil's biggest ice cream-maker, which has given it crucial access to the region as a whole.

The rationale for Mr Fitzing test and come out for Gerald's decision to focus on emerging markets can be seen in yesterday's thirdquarter results. While Europe showed modest sales growth, America remained weak. But the Middle East, Africa, Asia Pacific and Latin America all grew strongly. The restructuring initiated in Europe and America is bearing fruit, but cutting costs and weeding out the dross can only take you so far: the real test will be how Unilever spends its huge cash pile. In the past year, the shares have

performed strongly but there

AFTER 100 years of rescuing clapped-out bangers, RAC seems to have found it relatively easy to haul the tat-BSM on its corporate

121 % 47% 62 -21%

recovery truck. It found the company on the side of the road, deserted by one in ten of its driving instructors and hoping that L-platers will get to grips with the written driv-

75

some lessons. Given that RAC does not intend to carve significant cost savings, it is hard to locate the £19 million of hidden value implicit in this bid.

A 195p-a-share cash offer is almost double what BSM shares fetched three months ago and gives an exit value of times forecast earnings. But for what? Its 250 "resting" drivers may simply start up on their own or be snapped up by rivals such as

RAC has leapt in where the City feared to tread. Its gener these questions are for the RAC members. In the meantime, BSM shareholders should take the money and give thanks to their new knights of the road.

WALLSTREET

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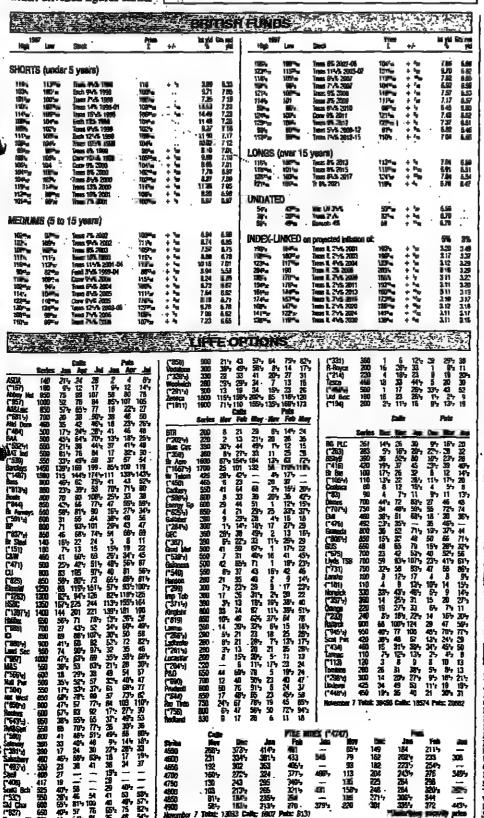
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NEWS

Tapes point to fixing of Grand Prix

Formula One was accused of race fixing after secret tapes showed two top teams colluded to arrange the result of the crucial final grand prix of the season in which Jacques Villeneuve won the world championship. The investigation by The Times has forced an inquiry by the sport's governing body and sparked disquiet in the gambling industry Pages 1, 2

Hague defies CBI over pound

■ William Hague is planning to confront business leaders over their support for a single currency in a move that puts at risk the traditionally close ties between the Tories and boardrooms. At the CBI on Monday he will strongly defend his decision to rule out scrapping the pound for the next ten years......

Spencer denial

A former South African model poured cold water on speculation that she might eventually marry Earl Spencer ..

Police question

Two detectives under disciplinary investigation produced reports saying they were too stressed to work and were allowed to leave on

Sunken treasure find

A retired engineer has found a spectacular hoard of gold and jewellery treasure from a ship that sank near Salcombe Bay in the early 17th century......Page 3

Smacking and the law The Government is to clarify the law on the right of parents to smack their children......Page 4

£1 million damages An accountant who suffered brain damage which left him unable to stop proposing to women won almost El million damages .. Page 5

Waste chokes birds

Discarded plastic waste is threatening one of Britain's most important colonies of seabirds... Page 10 French promise

France promised that it would insist on Britain having a place on the board managing the European single currency the moment it . Page 13

Surfing for bets

American punters are surfing the Caribbean to dodge strict prohibition in most states on sports betting and casino gambling Page 15

Iraq warned The Pentagon said that any Iraqi

attempt to shoot down US reconnaissance aircraft would be considered an act of war Page 16

Footballer computer A computer program that gives an objective assessment of football-

ers' transfer values is likely to make managers' jobs even more precarious At £20 million, London's most des res London's most expensive house was sold for at least £20

Treasure hunt: Roger Boyes on the search for the Amber Room, an exquisite 18th-century chamber lost in the ruins of KönigsbergPage 9 Oxbridge: Wealthy colleges at Oxford and Cambridge will be expected to bail out

poorer neighbours.... Page 19 Philip Delves Broughton unravels the synopsis that has left directors of the Royal Opera House and arts ministers facing a final act..... Page 20 Valerie Grove: How did Max Mosley persuade Tony Blair to exempt Formula One from

NEWS PEATURES

OPINION

precious parts of this country's heritage are the tradi-tions and liberties fought for, enjoyed in an unbroken line for centuries, and commemorated tomorrow Page 23 Palaley ties: It is now time for Scottish heavyweights to lend their voice to the campaign to clean up Labour politics north of the border...Page 23

LETTERS

Human rights and immigration; Opera House; Church dissent on homosexual

COLUMNS

For the first time yesterday the "silent ceremony" in which the Lord Mayor of London hands over to his successor, was photographed at Guildhall by a newspaper. The new Lord Mayor, Alderman Richard Nichols (left), clasps hands with Sir Richard Cook. Page 2 and Weekend

Simon Jenkins: Oxford always hates change. It did so in the 17th century. It fought reform in 1850. It defied Lord Franks's attempt to update in 1966. Now Oxford is again embattledPage 22 Conor Cruise O'Brien: By the time of demobilisation, many of the Catholic Irish volunteers felt that they had been duped, and so rejected the

DESTUARDES

Ciothilde Pepice, painter; Michael Balfour, actor, Can-

BUSINESS

Silde: Shares in London and New York fell heavily, mainly in response to economic data from America which fuelled fears of an increase in interest rates Page 27 CBI is asking its biggest corporate members to make an advance payment on the annual subscriptions.... Page 27

Funda merge: Friends Provident will emerge with control of Ivory & Sime Pages 27, 30 Markets: The FTSE 100 fell 99.5 to 4,764.3. Sterling fell to 102.9, rising .24 cents to \$1.6943 but falling 2.15 pfen-

Football: Andy Cole, who scored a hat-trick in the Champions League has been recalled to the England squad against CameroonPage 36 Tennis: Rusedski reached the semi-finals of the Stockholm Open with a walkover but Henman was knocked out...Page 34 Rugby union: England's teams in the Heineken

Cup quarter-finals face a stern test Squesh: Britons claimed three places in the world

SECTIONS

Richard Gere: Fighting for Free TibetPage 46 Tour of duty: SAS hero teaches Hollywood andPage 8 the FBI..... Home territory: Arafar's Christian-born wife...... 14 Troupers: Abba Day.....23 Fashion: Natasha Caine62 Top winter wines. Page 70

Fun lovin': In New York with the sweeties who supported Oasis....... Page 12 Ridley Scott: Erica Scott finds the real man. Page 6 Art: Erotic inspirations behind the innocence of childhoodPage 26 Offer: Tickets to see Welcome to Sarajevo. Page 49

WEEKEND

Turn again: Can the Lord Mayor survive a people's mayor?..... Remembrance Day: Saving the memorials .Page 2 Shopping...... Pages 4, 5 PropertyPages 8-11 Country life Pages 18.19Page 20

. Pages 23-33

and radio guide

THE TIMES CROSSWORD NO 20,632

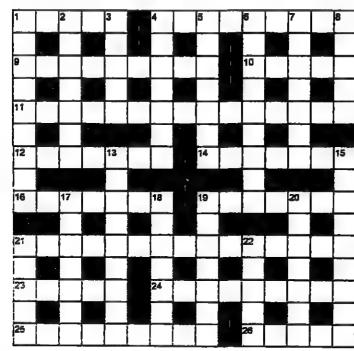
million. The new owner is believed to be a junior member of the

Rausing clan, Britain's second richest family. Aubrey House in

Holland Park was named after Aubrey de Vere who held the

manor of Kensington at the time of the Domesday Book ... Page 1

A £20 book token will be awarded to the senders of the first five correct volutions opened next Thursday. Entries should be addressed to: The Times, Saturday Crossword Competition, PO Box 486, Virginia Street, London El 9DD. The names of the winners and the solution will be published next Saturday.



3 Fly. bird (5).

4 Judge has to pronounce this evidence is inadmissible (7).

5 Nunconformist not even dancing

6 One who counts, to put it another

7 Substitute's prolonged resistance

8 Search for water for duck (5).

13 Understood - like the end of Edwin Drood, for example (9).

17 Drive up and down to find heavenly colour (3-4).

18 Fruit in South Africa giving rise

19 Put up before the court, man's

21 Head of police called to crash (5).

Solution to Puzzle No 20,631

made to look small (7).

20 America's whirlwind crook (7).

way, is true Roman (9).

when batting (5-2).

15 Windswept traveller (9).

to a new wine (7).

22 Receive grant (5).

- ACROSS
- I- Bad animal in Orwell's farm (5). 4 Aquiline-looking pirate sniffed (4-
- 9 Provide a bunch of hananas for Support (4.1.4). 10 Macavity in an old wardrobe
- starts to wall thus? (5). 11 Meeting place in London for North and South to make pounds
- each at card game (9.6). 12 Array of weapons belonging to us in the Forces (7).
- 14 Hidden capacity of any Celt to be devious (7).
- 16 Does not claim to plant in nows 19 It may come from sewer rat I
- caught wandering (7). 21 One who's not well treated by this
- manipulative person? (15). 23 Apportion a reverse charge (5). 24 Viutual mistake about man's
- final offer (9).
- 25 Come down on grass strip in island (9).
- 26 I go round city with shroud (5).

Solution to Puzzle No 20,626

PIGESTY PROSESSIONAL LAST WEEKS WINNERS: I 5 Waiser Petts Wood, Organizon, Kent. P Scen Authourne, Marteoraugh, Wills: D M Hatt. Comety Green Place Earthurgh, R Bist Crome St Quintin, Domhester, J M Dome Brunt, rytion Rd. Manchester.

AA INFORMATION

the tobacco ban?..... Page 21

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HOURS OF DARKNESS

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HIGHEST & LOWEST

NEWSPAPERS SUPPORT RECYCLING Replysk å Samer mattir ut 40 6 vill film flatt minneret for Ut menge statete i film samme hall till flygg

FORECAST

☐ General: England and Wales will start damp with overnight rain clearing eastern countries, it will brighten up in most places with sunny spells and just a lew showers, but writher beach of rain will reach all of South Wales and southwest England by late afternoon, spreading across most areas before midnight. Northern Ireland will have a chilip day with a few showers. Rain own southern and western Scotland in will somed to northeest Scotland in

tonight, very stormy in the south. ☐ London, SE England, E Anglis, E Midlands: ram clearing to issue summy evening with freshening SW wind. Mex 12C (54F)

Cont 8 England, Channel Isles, 5W England, S Wales: surry spels and the cold shower. Wat with treshening SW wind in evening. Max 12C (54F)

☐ E England, NW England, Lake District, Isla of Man, Central N England, NE England: early rain, but

..Page 22

becoming drier and brighter. Moderate SW wind. Max 10C (50F). ☐ W Midiande, N Waters after early log clears, a mix of eunshine and a few showers. More rain by evening. Moderate SW wind Max 11C (\$2F).

☐ Borders, Edinburgh & Dundee, SW Scotland, Glasgow, Cent Highlande, Argyll: showery rain at first, orier later. Moderate SW wind Max 10C (50F).

☐ Aberdeen, Morsy Firth, N Scotland, Orkney, Shettend; mainly dry start, but

☐ N Ireland: few showers, then brighte later. Moderate SW wind. Max 9C (48F). Republic of ireland; most places dry with sunny spells but cloudler in south with perhaps some rean leaer. Wind light and variable. Max 13C (55F).

☐ Outlook: wandy in south tomorrow with gales on exposed coasts. unsettled and wet.

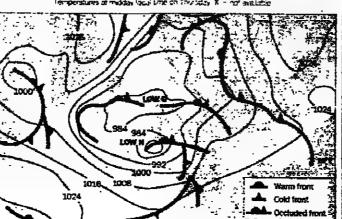
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ABOUND BRITAIN YESTERDAY

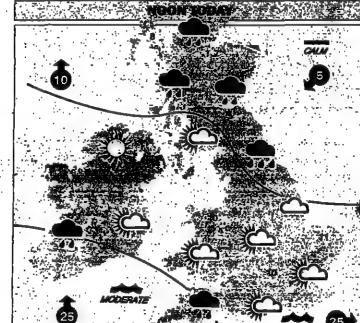
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service) to Barbados on any Saturday from 1 November till 11 April • fourteen nights at the luxurious Accra Beach Hotel • Highland First to Gatwick from £999 or £699 for seven nights on 15,22,29 November

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seven nights at Hilton

New Year's Dinner

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757 to Ivalo on 14 Dec. ● all activities plus husky dogs sleigh ride ● Concorde supersonic to Heathrow £999 or £1,599 flying both ways supersonic on Concorde

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danny baker

The lights go out at West Ham PAGE 35

> SIMON BARNES

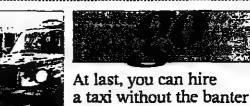
Hollywood awaits Kieren Fallon **PAGE 43**





WEEKEND

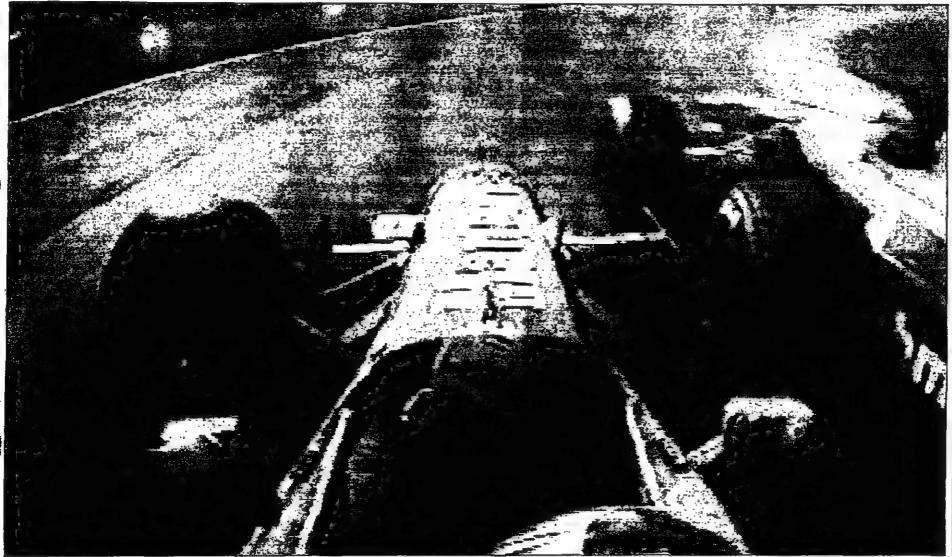
How to insure against ski rage on the piste



PAGE 45

SATURDAY SPORT

THE JEREZ TAPES: SCHUMACHER'S DEFE Running on empty morality



The fateful moment when Schumacher and Villeneuve collided at the Dry Sack bend on lap 48 of the decisive European Grand Prix in Jerez

BY MICHAEL CALVIN

condemnation.

Schumacher's celebrated com-

posure is splintered seconds

before he drives into Ville-

neuve, whose aggressive pur-

suit after the second set of pit stops clearly surprises him.

him and me?" he asks, urgent-

ly. "What is the gap between

him and me at the moment?

Ross Brawn, the Ferrari tech-

nical director, answers: "About one second Michael.

He's right behind you. He is

What is the gap between

MICHAEL SCHUMACHER, who faces a year's ban from motor racing in the aftermath of his collision with Jacques Villeneuve at the European Grand Prix 13 days ago, will risk the remnants of his reputation next week by basing his defence on the dubious morality of Formula One.

Ignoring the irony of his stance, Schumacher will at-tempt to convince the World Council of the FIA, the governing body of motorsport, that he is guilty of no more than an instinctive error in the heat of a battle for the world championship. His case, which will be presented at a disciplinary hearing near Heathrow airport on Tuesday, will hinge on proof of collusion between Williams and McLaren, against his Ferrari

The Times has obtained unprecedented access to secret tapes of conversations be-Villeneuve. Schumacher and their respective pit crews during the race in Jerez. The transmissions. which confirm that Villeneuve allowed Mika Hakkinen, of

McLaren, to win as a reward

for helping him to the title.

provide a unique insight into

the subterfuge involved in an

incident that generated global

on the same strategy as you. Same strategy as you." Then the collision occurs, and radio contact is lost. Jock Clear, Villeneuve's race engineer, is apoplectic. "Keep the thing going you bastard," he screams at his driver, pausing for a fraction of a second as the Canadian negotiates the fateful Dry Sack curve. "You beauty," he exclaims, when Villeneuve accelerates away. Schumacher stranded in a gravel trap on the outside of the bend. "Michael is out," he

exults. "Michael is out. How bad is your car? How bad is it Villeneuve answers, but his response is lost in a white noise of static and a screaming Renault engine. "Keep going Jacques," Clear yells, occa-



Schumacher walks back to the pits the adrenalin kicks in. "Keep

going. You've just got to finish in the points. That's all you've got to do. Think about what's going on in the car."

The Jerez tapes demolish the

imo Villeneuve out of despera tion, because his Ferrari had sprung a terminal radiator leak. The car was running perfectly at the time of the

president of Ferrari. "What happened in Jerez was just hideous, but it was a mistake, period," he said. Gerhard Berger, who is likely to replace Schumacher in the incident, and the party line has been established by

Cole sheds his reputation as costly misfit

How Ferguson's £7m lump sum

investment finally paid dividends

sympathy for Alex Ferguson this week. Whereas there's many a week goes by without me giving him any thought at all, on Wednesday there was not only the outrageous Denis Irwin incident ("You tell 'em. Fergie!"), but also another matter that brought him surprisingly close to my heart. For Andy Cole scored a hattrick against Feyenoord, making his personal total for the past three Manchester United games a rather staggering eight. And suddenly, the seven million quid Ferguson

paid to Newcastle for Cole in January 1995 turns out not to be a waste of money after all. What a relief. I

bought something ridiculousiv expensive and then regretted it, wearing it a few times to the wrong occasions but never quite believing in it, then pushing it to the back of the cupboard. "It doesn't go with anything else I've got," you say, lamely. "All my other stuff goes together, it's hard-wearing and versa-tile, but this incredibly expensive Andy Cole thing - well. it's worth the money, of course it is, but it's so hard to

accessorise." The excuses go on in similar vein. "It's not that I wish I'd never bought it. I love it. It's lovely. I really wish everyone didn't know how much I

shelled out for it, that's all." The trajectory of Cole's career is one of those weird things that keep football intriguing. As I see it, Cole starts off rather low-profile at Arsenal and is then transferred to Bristol City, where he scores goals. We have liftoff. Bought by Kevin Keegan for Newcastle, he becomes a

somewhat charmless local hero, scoring dozens of goals ("Andy Goal! Andy Goal!"). and climbing higher and At which point he is contro-

versially sold to Manchester United for a record-breaking fee. He continues to score goals, but for some reason they don't like it. And the career just stops. No blips on the radar. Compilations of "The Best 100 Players in Britain" give him no mention. Nothing. "Goalscoring Isn't everything," they say when asked where Cole is these days. "We don't want people who just score goals. Football

is about more than that. Cole is only good against weak teams, anyway." The main accu-

oals, but unfortunately his goals are of the wrong sort a puzzling concept, I must say, right up there with the wrong

So either he's started scoring the right kind of goal, or he's had a personality transplant, or someone has realised that (the hell with it) goals are goals. He'll be playing again at Arsenal tomorrow and will have every reason to prove himself there. Meanwhile, he's been picked for the England squad as well. So we

shall see. Cole is on the up again. Moreover, on Wednesday night he proved to the world what an excellent team player he is by publicly thanking his team-mates. Without whom his hat-trick would not have been possible. It was a strange tribute, like at the Oscars but less sincere. Still, if faux modesty is all that's required to get him out of the cupboard, it's got to be worth a



Cole's career is back on track after his midweek hat-trick for Manchester United against Feyenoord

for them hath the Lord chosen to carry

Chronicles 15:2

lateral thinking."

ed: "Please consider the stress

and pressure we are under.

Michael was stupid, but only

for a tenth of a second. To

create a murder over this is

Schumacher's wealth is so

all-pervasive that the imposi-

tion of a multimillion-dollar

fine on him would be widely

interpreted as the most gentle

of slaps on the wrist. A three

race ban has its advocates,

especially because it would

create the irresistible drama of

Schumacher returning to For-

mula One in one of Ferrari's

home races, the Imola Grand

insist that option is too lenient.

They maintain the prize is so

huge - Schumacher's fateful

lunge at Villeneuve cost him

£30 million in merchandise

sales alone - that even a

year's suspension is unlikely

to be completely effective. The culture of amorality in Formu-

la One is dangerously well

As an influential European

member of the World Council

summed up: The world title

means so much to these people that they would think nothing

of risking a year's ban to win

the championship. Our dilem-

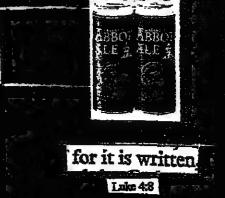
ma is that we need a real

deterrent. That means we

might have to go in for some

The hawks within the FIA

wrong.



The Jerez tapes: how a race was won and lost

THE WILLIAMS TRANSCRIPT

Conversation largely between the team's race engineer, Jock Clear,

and Jacques Villeneuve

Villeneuve rarely speaks over the radio: his occasional transmissions are indistinct and lost in static. He and Clear are close friends. The transcript starts after ten laps, when Pedro Diniz has crashed, and before Schumacher's first pitstop at the end of the 21st lap. Villeneuve followed him in a lap later.

Clear (to Villeneuve, slightly breathless): Come on Jacques, push. You need to push, (Later) Waved yellow in sector three, (Pause) Come on Jacques, Michael is slowing a bit. (Later) Come on Jacques, Schumacher 24.1, Villeneuve 24.6 [lap times]. (Later)

Good Jacques, Fastest lap.
Clear (to mechanics): Get ready for tyres. Set number 15. Clear (to Villeneuve): Come on Jacques. Push, push, push. Michael is in [for pitstop]. (Later) You are in this lap. Ten Four?

(Later) Thirty seconds.
Pit crew (to Clear): Tyre covers off. Clear (to Villeneuve): Balance Jacques, Balance.

Pit crew (to Clear): He's in the pit lane.
Pit crew (to Villeneuve as he arrives in front of the garage):
Slowly in the box, Jacques. Brake. Neutral. Brake, brake. Gear.
(Screams) Go! Go! Go! Go! Pit crew (to Clear): Pit stop was sweet, Jock.

Clear grows in intensity in the build-up to the second set of pitstops. Schumacher's at the end of the 42nd lap and Villencuve's two laps later.

Clear (to Villeneuve): Come on Jacques. Push like a bastard. (Calls him into the pits) Confirm. Box, box, box.
Pit crew (to Villeneuve when he arrives): Steady in the box, Jacques. Brake. Neutral. Brake, brake. (Screams louder than

before) Go! Go! Go! Go! Go!

Pit crew (w Clear): Pit stop was sweet, Jock. Clear (to Villeneuve as he quickly catches Schumacher): Keep thinking. Jacques. Keep thinking. Villeneuve and Schumacher collide

Clear (in a high-pitched voice): Keep the thing going, you

bastard. (Pause for a fraction of a second while it becomes clear that Villeneuve succeeds). You beauty ...

Clear (to pit crew, again breathless): Get ready, boys. Get ready. Get me some fraction, to Villeneuve.

Clear (sudden exclamation, to Villeneuve): Michael is out.

Michael is out. How is your car, Jacques? How is your car? How bad is it Jacques? Burst of static. Villeneuve answers but his reply is indecipherable.

Clear (to Villeneuve): Keep going, Jacques. Keep going. You've just got to finish in the points. That's all you've got to do. Think about what's going on in the car. (Confusion as team is under impression that Villeneuve has a puncture)
Clear (to Villeneuve): Think about that puncture.

Pit crew (10 Clear): Villeneuve tyres in place. Confirm tyres.

Clear (to Villeneuve): Keep it going, Jacques. We've a new set of tyres. How is the car? Villeneuve answers through static.

Clear: OK. Stay out. Stay out. Irvine is too near to risk a stop. Ten seconds Coulthard and Hakkinen P2 and 3 [positions]. Gently Jucques, gently. (Pause) Plus nine [seconds] to Coulthard. Villeneuve, Coulthard. Hakkinen, Irvine P4, 13 seconds. (Later) Jacques, if the car is OK mid-25s will be OK to stay ahead of Irvine. Good pace. Good pace. (Villeneuve is close to Nakano. who wants to unlap himself)

Clear (to Villeneuve): Let him past. Don't lose any pace to do it. Jacques. It's Nakano, not Panis. (Pause) Two McLarens P2. P3. Villeneuve allows Hakkinen through to win and Coulthard to



Villeneuve, flanked by the race-winner, Hakkinen, right, and Coulthard, celebrates winning the drivers' title in Jerez

Patrick Head |the Williams technical director| (to Clear in a firm voice): To repeat, Jock. We are more concerned with the championship than the race position.

Clear (to Villeneuve). Keep concentrating. Jacques. Keep concentrating. (Pause) Hakkinen up to position two, 26.5 seconds Villeneuve. (Greater urgency) Hakkinen quite quick and very helpful. (Later) Be aware that Hakkinen is now in position two. He probably wants to win. Very helpful. (Later) DC [David Coulthard] is controlling [Eddie] Irvine. Hakkinen immediately behind you, Jacques. Immediately behind you,

(Later) Keep concentrating, Jacques. Hakkinen is immediately behind. Last lap. Last lap. (Extremely nervous) Hakkinen has been very helpful. Jacques, position two. Don't let me down.

Jacques. We discussed this .

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CHANGING TIMES



reach

A COURAGEOUS fightback by a Scot, a breakthrough by a

Welshman and the extraordi-

nary return of an Englishman

to competitive heights brought

Britain three semi-final places in the world open champion-ship for the first time here

The only non-Britan in the

last four is Rodney Eyles, of Australia, the No I seed, who

must first beat Peter Mar-shall, of England, and then

either Peter Nicol, of Scotland.

or Alex Gough, of Wales, to

claim the title left undefended

by Jansher Khan. Nicol fought back from two

games down against Ahmed

Barada of Egypt to win 9-15, 14-15, 15-7, 15-13, 15-3 in 90

minutes. Then Gough, the Wales No I, defeated the Brit-

ish champion, Mark Cairus,

15-12, 15-11, 15-4 in 67 minutes

to become the first from his

country to reach the semi-

finals. Finally, Marshall, who

has battled for two years

against chronic latigue syn drome, delighted players and

spectators alike by celebrating his return with a 71-minute

15-12, 15-14, 2-15, 15-9 win over

Jonathon Power, of Canada,

Nicol recovered well against

a very sharp opponent. "I was

too negative at the start," he

said, admitting that when he

lost the second game after

leading 124, it crossed his

mind that he might lose. It

took a couple of nervously-

played game points by Barada to bring Nicol's renowned

fighting spirit back to the surface for the third game,

Seven errors and a penalty

stroke conceded by Barada

helped to reverse the pressure

and, apart from a dangerous flurry at game ball in the

fourth, the Scot was always in

More surprising was the manner in which Marshall

broke the will of Power by

attacking relentlessly at the

beginning and end of their quarter-final, while appear-

ing to take a judicious rest in

charge from there.

the Na 3 seed.

Brawn: measured

THE FERRARI TRANSCRIPT .

Conversation between Ross

Brawn, team technical director, and Michael Schumacher

Brawn worked with Schumacher at Benetton when he was world champion in 1994 and 1995. He offers a stark emotional contrast to Clear. He is more measured, more even-tempered. The transcript begins ten laps into the race, after Diniz has crashed.

Brawn: Michael. That's Villeneuve behind you.

Brawn: Fuel minus one, Michael, we have Diniz off the track somewhere in T3 [the third sector of the track]. Then, referring to fuel fixture on car: Purple manettino position one.

Schumacher: Can you repeat the first thing?

Brawn: Diniz is off the track somewhere. Watch out for |yellow caution] flags.

Brawn: We have just heard Frentzen say that he has problems with his rear tyres. He is dropping back. Frentzen has problems with his rear tyres. Schomacher: OK.

Brawn: Michael. New or old tyres? New or old? Schumacher: There is no problem with tyres.

Brawn: Purple manettino position two, Schumacher: OK. The tyres situation is clear for you? Brawn: Yes. Villeneuve is pushing, Michael. Villeneuve's

Schumacher (approaching back-markers): There's going to be a car lapped in about a couple of laps.

Brawn: Understood, Michael. OK. Michael. You need to keep

me informed on the traffic situation. Schumacher: Yeah. It will take a little bit longer than I thought. Brawn (calling him in for pitstop): OK, Michael. In this lap.

Schumacher: OK. Brawn (as he approaches Ferrari garage): Brake, balance Michael. Coulthard's behind you. Watch it.

First pitstop takes place

Schumacher (back on the truck): I guess now we have the theory where Frentzen [whose Williams is leading at the time] is going Brawn: OK, Michael. We will have to watch it.

Schumacher: When do you think Frentzen and Hakkinen are Brawn: One of the McLarens is doing a stop now, Coulthard in.

OK, Frentzen in. Purple manettino position one. Schomacher: OK. We have to be careful that after the next pitstop I don't fall behind Frentzen. Brawn: Yes, I'm watching it Michael. He is stuck behind

Hakkinen and Coulthard at the moment Schumacher: There is going to be traffic in two or three laps Brawn: OK. Understood, Michael. (Slightly more urgent) We have got to build the gap on Frentzen a bit more. Try to push hard in the next couple of laps and I'll see what I can do.

Schumacher: I am going to lap these guys. Overtake.

Brawa: Michael, you have to push now to get the gap on
Frentzen. You have to push next few laps. OK. In this lap.

Michael. Keep pushing. In this lap.

Second pitstop takes place. Schumacher soon realises Villeneuve is making his move Brawn: Villeneuve behind you. Villeneuve's behind you Michael. Michael, Villeneuve is now behind you. Can you go

with the fuel manettino zero? Schumacher (perplexed): Sorry, I can't hear that. Repeat.

Brawn: Villeneuve is right behind. Fuel manettino zero. Schumacher (urgent): What is the gap between him and me? What is the gap between him and me at the moment? Brawn: About one second, Michael. He's right behind you. One second. He is on the same strategy as you. Same strategy Collision occurs. Radio contact lost

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SPORT IN BRIEF

British trio Australia collapse halted by Taylor last four FROM COLIN MCQUILLAN IN KUALA ILISIPUR

ECRECKET: Mark Taylor, the Australia captain, whose Test future has been repeatedly questioned over the past 12 months. silenced his critics with a century to lead his side out of trouble against New Zealand on the opening day of the first Test in Brisbane. Mainly thanks to Taylor, who made 112. Australia rallied from 52 for four to reach the close at 269 for six, with Ian Healy 62 not out. Taylor's century was his sixteenth in Test cricket but his first on home soil for almost two

"That was the best I have batted since my hundred. against Pakistan in Hobart | in November 1995]," Taylor, who was at caught at second slip off the new ball 45 minutes before the end of the day, said. He faced 231 balls for his hundred, which included ten fours. Chris Cairus, who took four wickets - including those of Mark and Steve Waugh - as New Zealand dominated the first session, said: "It is disappointing to have let them off the hook, especially after getting them into such a precarious position.

Slough break new ground

E HOCKEY: John Shaw, the Slough coach, is determined that his side will not fall victim to complacency when they visit Olton, the newcomers to the National League premier division, today (Cathy Harris writes). Slough, the champions, are top of the table while Olton are third. The league programme resumes today after a five-week break and Shaw said: "You can't mess up in this league. We're still missing internationals Sam Wright and Helen Thornalley, who are ill, but it is a game we should win on paper."

England swap shirts

CRICKET: England players have been given the shirt that they wanted, according to Asics, the Japanese-owned manufacturing firm, which signed a three-year, £500,000 deal with the England Cricket Board yesterday to become the national team's first official kit supplier. Stephen Newell, promotions manager of Asics UK, said: "Traditionally, cricket shirts have been conton, but ours will be of a multi-filament yarn, designed to release moisture. They will stay dry and players will therefore become less sweaty out on the field."

Price is right

E DOWLS: The Wales bowls selectors have nominated John Price, of Aberavon, the 1990 world indoor singles champion, to play in the singles at next year's Commonwealth Games in Kuala Lumpur, Although Price has won his national indoor singles title eight times, be has never won the equivalent outdoor event.
WALES TEAM: Singles: J Proc (Abornon), Paint W Thomas (Porthyto)tent, R Wesle
Pictograf Fount N Ress (Founty-Dre. Lianely, I Stade (Porthytoster Athlete), M Anatay
(Seaskart, D Wilsten Pronthyt)tent

Yours Trulli

HOTOR RACING: Jarno Trulli, the promising Italian driver, has been rewarded for his fine showing as deputy to Olivier Panis last season with a two-year deal at Prost-Peugeot. Trulli, 23, drove in seven grands prix after Panis suffered a broken leg in a crash at the Canadian Grand Prix, finishing fourth in the German Grand Prix. "Although Jarno joined us in difficult circumstances I was impressed by the ease with which he adapted to his new team," Prost said.

TENNIS

Rusedski strolls through

By Julian Muscat TENNIS CORRESPONDENT

DISTINCTLY contrasting fortunes befell Greg Rusedski and Tim Henman in the quarter-finals of the Stockholm Open yesterday. Rused-ski advanced to the semi-finals when his opponent, Magnus Larsson, withdrew with a stomach bug, but Henman went down in straight sets to Patrick Rafter, the No I seed. Rusedski's hollow victory

was more than a little ironic. for it was he who suffered a stomach virus earlier in the week. Rusedski heard of Larsson's predicament 15 minencounter and thus advanced to his eleventh semi-final of the year. He will meet the winner of the match between Jan Siemerink and Cedric

Meanwhile, Henman could not capatalise on an encourag-ing start against Rafter. He conjured break points in each of Rafter's first three service games, but could convert none. Instead, it was the Australian who captured Henman's service to secure the opening set. Two breaks in the second saw Rafter, the world No 3, prevail 6-3, 6-3.

Henman's exit prompted a familiar refrain. "If I'd taken my chances in the first five games, I would have been 5-0 up," he said. But he could not effectively counter the serveand-volley tactics that swept Rafter to victory in the US Open, where he beat Rusedski in the final.

While Rusedski advances on the world championship next week this marked Henman's last appearance on the ATP Tour this year. I think I have had a good year." Henman, the world No 17. reflected afterwards. "I won two titles and moved into the world top 20, but the next couple of months will be very important in making improvements to my game."

Henman opens his 1998 campaign in Doha, where he reached the final 12 months ago, before arriving in Sydney to defend the title that he won at the start of the year.

TIMES SATE RDAY NOVEMBER8

THE FERRARI TRANSCRIPT

Conversation between Ross

and Michael Schumacher

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逐节编译 .

Brawn team technical director

Handy tip for tight dog races

hrough the post comes a letter asking if I'd like to donate to a new organisation that seeks to keep a watchful eye over the treatment of racing greyhounds. Among many distressing examples of neglect and abandonment comes the revelation that, quite often, greyhound handlers will seek to "gee up" a lackadaisical-looking dog by giving its testicles a squeeze moments before the off. Whether this application is widespread or effective is not stated, merely that for yhounds it is one more cross to bear.

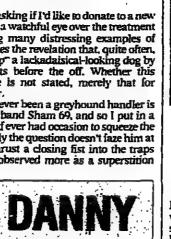
The only person that I know who has ever been a greyhound handler is Jimmy Pursey, the lead singer of punk hand Sham 69, and so I put in a call to Jim to ask him whether he himself ever had occasion to squeeze the testicles of one in his charge. Surprisingly the question doesn't laze him at all and he tells me that, yes, he has thrust a closing fist into the traps many many times but the practice is observed more as a superstition than under any belief that the

beast will fly. That said, he never knew of an animal so handled who wouldn't be way out in front on the

first bend at least.
For some minutes after the call I gazed scientifically at our fat old mongrel dog Twizzle as he slept the sleep of the righteous in front of the fire. Once a lithe and athletic animal, Twizzle has now slipped into a comfortable middle-age when only the portliest of rivals or slowest of pigeons might tempt him to break into a trot. Gazing at the rise and fall of his belly and rhythmic puffing at the chops, it was all I could do not to creep up behind him and give a sudden pump on his tabs. Then we might see the years fall away and our neighbours marvel at the blue streak suddenly crossing Deptford Park like some canine Thrust

But of course I didn't. "And though they wash they might never be clean" (Leviticus 6:22). However, I'm sure you're ahead of me in wondering whether the action — superstition or not might have a human application. With our cash-strapped athletes in such disarray, can we afford to ignore such Route One methods? What we lack in organisation and amenities might just be balanced by the mental and physical finetuning that comes with a claw-like

grasp on the codpiece. Ben Johnson is free to hoover up half of Peru if he wishes but even he must expect to be eclipsed by one who has had the tears brought to his eyes in the old-fashioned way. Apart from anything else, the

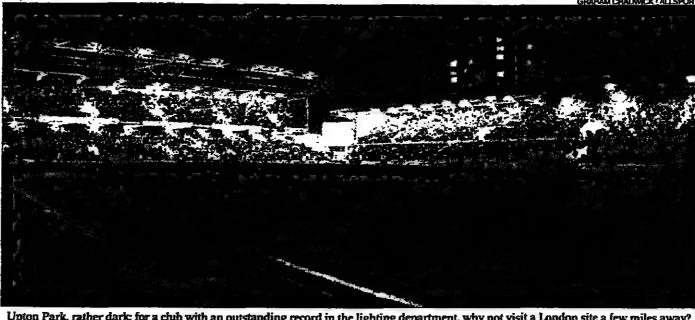




undoubted sex-appeal of Britain's premier athletes would see that there was no shortage of willing personal trainers.

Whatever, I shall pop off a crisp tenner to this humane society and thereby alleviate the professional agonies of at least one son of Mick The Miller and perhaps even temporarily silence the superior giggling of the bitches in the traps

Danny Baker is on Talk Radio (1053-1089am) every Saturday from 5.30pm.



Upton Park, rather dark: for a club with an outstanding record in the lighting department, why not visit a London site a few miles away?

Two cheers for when the lights go out

tic spikes into football's

couldn't get more messy,

ven match went out live

nada Plus. I eventually

found Granada Plus be-

tween, literally, a Dutch

shopping channel and a scrambled Japanese net-

work. If "football's com-

particular fixture has an

address somewhere in

seeing a repeat of this

sort of fourth-dimension-

al aberration, otherwise

woe betide you boys."

Granada Pius indeed.

ing home" then this

TV turf that things

but this week the

THEY say love is the most irresistible force known to humankind, but I suspect those who believe this have never tried to suppress a "hoorayl" when flood-lights fail at a football match. It is an exclamation that simply bursts forth through some primordial gene that no power on earth can stop. Big match in progress. You're really enjoying it. It's cost you a packet. You won't get your money back if it's abandoned. Out go the lights. Hooray! Every time. I don't know why this is. I even did it from the distance of my sofa while watching the West Ham United v Crystal Palace game. And yet I cannot reflect on floodlights too long before a peculiar reflective sadness sets in. Here's how it is.

As a boy I was well aware that my team was not Arsenal. Or Man United. Or Tottenham Hotspur. It was Miliwali. You really could and still can — see the ground from my bedroom window; they trained in our streets, the team of my fathers and all that. But from the age of five onwards you were made acutely conscious that Millwall has never won a bloody

J remember Christmas 1967 when all I wanted was a real Millwali shirt. Well, of course mass marketing and club shops were still 20 years away — you couldn't get a Millwall shirt. You could only get the shirts of Arsenal, Manchester, West Ham, Liverpool. However you could get a Huddersfield shirt — they being something of a big noise then and like us they played in blue and

white stripes. The difference was we had small blue hoops around the cuff and collar. Despite the man in the shop telling me it was identical to a Lions strip, I knew it wasn't. My friends would have known too. So, Christmas Eve, my mum stayed up and sewed blue ribbon into the fabric at the appropriate spots and, voild, from the North Pole to me a real Millwall shirt. It was this defiant

make-do and mend approach, plus

the regular splashes Millwall

made in the headlines, that kept the idea that we might not be A Big Club from ever entering my schoolnailed a few opportunis-

Then came The

Pennant. It was rumoured that from the window at our ground with "Commercial Enquiries" stencilled on it you could, for a limited time, buy an offi-cial Millwall FC pennant. This was just about the first thing the club had ever offered by way of merchandise. I don't think [slept for weeks imagining just what this holy gift of endorsement might look like.

Here at last was

on the bedroom

wall and emblazon our legend for all to see... but. When it came it was a very shabby thing indeed. Big and clumsy, it was fashioned from the cheap, dry felt that the Wermacht wrapped around their feet when retreating from Moscow. The printing on it was patchy and indistinct and it curled up at one end like an old sandwich. But the lack of production was as nothing compared to the awful

words it had on it. Next to a drawing of a lion that I recognised from our programmes in the 1950s, here is what it said. I THOUGHT when Channel 5 "Winners Division

1927-28 & 1937-38. "Winners Division Four: 1961-62. "Runners Up Division Three:

Three (South):

Newcastle v PSV Eindho-1965-66." OK, so far so on something called Gragood. Not Masters Of The Universe but you don't follow a team for that. However, the pennant's design, such as it was, was so arranged that it left a big space at the sharp, or should I say curly, the Outer Antilles. In the words of my old headmisend. A space that tress, "I hope we won't be would look spare if left empty. Something had to go there. So this is what they wrote:

stalled 1953."

Floodlights? You can't boast about floodlights, everyone's got floodlights. You may as well brag Nets up 1902". But there it was, I was supposed to counter my mates crowing about Doing The Double and the '68 European Cup with the fact that the clocks going back each winter held no fear for us. No, please, not "Floodlights 1953" ...

I took the thing home - actually I bought two - and put them in the bottom of the sideboard alongside more pointless stuff. I felt pretty mouldy about the whole set-up until my elder brother, by some way even more fanatical than I. took a look at the offending flags and snorted: "Typical Millwall. Floodlights. They could have put Best Supporters By A Mile 1887 -Till We Get Shut Down." And he

threw it to one side. Bingo. That was the first time I saw that football supporters and football teams are two entirely different things. We exist in our own right, regardless of the events that weigh and judge against the impermanent lodgers who pass through those gates for a living.

Us. Nothing else matters. So, when darkness descended upon Upion Park on Monday, my first reaction was naturally "Hurray!" Then the melancholic tug of a forgotten love that was once Pure. And lastly a real urge for it to be morning so that I could swank around among my West Ham colleagues pointing out, in the superior voice of one who knows, that if you really, really, want to see a night game . . . you've got to come south of the river.

Gullit's precious little darlings

By the time you read this it'll all be academic, but l hope Chelsea get beat against Tromso tonight. I'm writing this on Thursday and, in all the pre-match flapdoodle I ve read, they seem determined to make the Norwegians pay simply because they caused Rund Gullit's Showbiz XI to get snow all over their gaudy away kit in the first leg.
If by a miracle the plucky

squad from the Land of the Midnight Sun do triumph. they have every chance of being drawn to play a side from boiling Spain or burning Italy, but I bet they don't bellyache about alien conditions anything like as much as Britain's Premiership bunch of erstwhile Harlem Globetrotters. Then again, should they enter the hat, maybe Fifa will allow a special Team Nanny to travel with them and, just before kick-off, take the temperature of the pitch with her elbow in the manner of a baby's bath. If it is not too hos and not too cold but just right then, and then only, might The World's Most Precious Side tiptoe out for a little exertion.

Would you believe it?

LAST week I set my favour-ite football question: How can you score two goals for your own side and, in the meantime, have no other player touch the ball? Well, for the half-dozen of you who apparently don't know, here it is. Imagine you are the centre forward. It is the 47th minute of the first half. Cross comes in, you get your head to it, 1-0! As you celebrate the referee blows for half time. You come out for the second half and it's your kick-off. You know your winger is pure greased lightning so you wallop the ball into the opposition's area for him. Before he can get to it, he is brought down. The referee says 'penalty", you pick up the ball. stroke it home, 2-0. Ladies and gentlemen, I thank you.

SAILING

³ modification storm

By Edward Gorman, sailing correspondent

THE Whithread Round the World Race starts its second leg from Cape Town to Fremantle today amid rumblings of discontent among several crews over alterations that have been made to Grant Dalton's second-placed Merit Cup during the three-week South Africa stopover.

After Paul Cayard, in EF Language, found up to half a knot of extra speed in light airs during the first leg using a socalled MALI straight-luffed reaching spinnaker, both Dalton and Great Britain's Lawrie Smith, in Silk Cut, have been building their own sails to match him for the second

Whereas Smith, who developed these sails himself in conjunction with North Sails UK last year, has not had to alter his boat, Dalton has made significant alterations to his tack fitting, the pulpit and to the mast. The race committee has accepted Dalton's claim that the alterations were necessary for "safety reasons". But his rivals allege they are modifications to the boat which should not be permitted once the race has begun, because they facilitate flying the new sails and are thus aimed at improving Merit

Cup's performance. In response to a request for a ruling from Gunnar Krantz, skipper of Swedish Match, Ian Bailey-Willmot, the race director, said he was satisfied with Dalton's explanation for the modifications. However, Gordon Maguire, watch captain on Silk Cut, said yesterday that he may make a protest to

the international jury. "Merit Cup is being allowed to increase the performance of the boat by making changes which allow them to fly MALI sails - that is the only reason for the changes."

Smith and his crew on Silk Cut, meanwhile, have had their own problems with the new sails, having had three of different sizes built for them by North Sails in Cape Town. However, they have been unable to take the 140 square metre medium-sized version on this leg because it was modified by the sail-maker after it had been measured in.

The 4,600-mile leg to Western Australia should be very revealing. Going downwind, West-East, in the Southern Ocean is the heartland of the Whithread and speed differences in blast-reaching and running conditions should become obvious.

BOXING: MAN OF GOD TAKES THE STAGE AT REVIVAL MEETING

Merit Cup lands in Holyfield will have the crowd singing his praises at title fight

Holyfield, a man of God, losing his World Boxing Association (WBA) heavyweight title to Michael Moorer, the International Boxing Federation (IBF) champion, here today. Holyfield supplements his natural fitness and strength with mental power from his faith. On Thursday evening, he financed and took part in a revival meeting at Cashman Field; a baseball ground downtown, to raise money for the poor and homeless. Holyfield sang his favourite song, In His Presence, with the Holy Warriors Massed Choir.

Holyfield will be hoping that 15,000 voices raised in songs of praise will inspire him when he appears before a gathering of similar size at the Thomas and Mack Arena. Holyfield told the crowd: "I learnt to trust in the Lord at a young age cause my grandmother told me everywhere you go you can take God with you.

That is not to say he cannot lose to Moorer. Just because he humiliated a ferocious Mike Tyson does not mean that Moorer, an inferior opponent, will be easier to tackle. Indeed, since styles make fights, Moorer, being a more awkward opponent because of his southpaw stance, has a better chance of beating Holyfield.

If Moorer has been motivated successfully by Freddie Roach, his new trainer, he could be too lively for the 36-year-old warrior. Moorer has an excellent knockout punch and good boxing technique. His right-hand lead could cause serious problems for Holyfield, as it did when they last met, for the IBF and WBA crowns, three years ago.

From Srikumar Sen BOXING CORRESPONDENT

IN LAS VEGAS

Holyfield has blamed his defeat then on a shoulder injury and a heart problem. He said: "I felt that I could beat him with one hand. I went into the fight with nagging injuries. I thought I could win by giving it my all. I just felt I was so much superior. There are no excuses.

Against Tyson I could sit back and fight my fight because I knew he was going to be there. But Moorer, being a



Holyfield, singing at a revival meeting in aid of the homeless

never run into a fighter other than George Foreman I could not push around. I think I'll be able to move Moorer into a position

to hit him." Moorer complained that Holyfield's excuses deprived him of his moment of glory. "People who know boxing know I've been cheated," Moorer said. "Just look at the fact that I won the fight. I'm going to do it again."

John Davimos, Moorer's manager. said: "Holyfield lost a fight and could not deal with it and had to make an excuse about his heart. But it ended up with him not having a heart problem at all."

Emanuel Steward, who has trained both men, has predicted a win for Holyfield. Evander is the toughest man I've ever dealt with," Steward said. "If Moorer comes in fired-up, it could be a rough fight. But Michael is the strangest kid I have met. He does not like to be hurt. He said he is going to fight, but the nature of the man is still hard to overcome."

Perhaps Roach has found the secret to make Moorer fight, working him for 12 rounds a day on the pads to keep his punches flowing steadily. "He threw more than 200 punches a round on the mits," Roach said.

Roach intends to do three rounds of pad work in the dressing-room before the fight to lift his fighter's punch rate. The strategy could work, but I don't believe Moorer will be able to keep it up for long. Holyfield is determined to win to unify the title, which, in turn, will help him to do the Lord's work. He should prevail, possibly by the fifth or sixth round.

EQUESTRIANISM

Abbey King learns need for speed

FROM JENNY MACARTHUR IN BRUSSELS

MALIN BARYARD, of Sweden, a protégée of John Whitaker, made an auspicious start to the three-day international meeting here when she and Abbey King, a horse she said she would never ride again, won the Lise Loriot Prize, the opening event, after a stylish round against the

clock yesterday. Going last of the 16 horses in the jump-off, Baryard, 22, who spent two-and-s-half formative years at Whitaker's Yorkshire yard, produced a beautifully judged round on her Swedish-bred, nine-year-old to relegate Jan Tops, of Holland, on his 1994 Olympia winner. Sunora La Silla, to second place by 0.26sec.

"Abbey King hasn't jumped that fast before." Baryard said. "but I thought, if I didn't start pushing him against the clock, he'll never learn." His willingness confirmed the gelding's return to form after a frustrating 12 months.

Outstanding as a novice, he went downhill as an eightyear-old, reaching a low at Gothenburg last May. After that show, Baryard said she would never ride him again. But no buyer was forthcoming and she was coaxed back into the saddle for the Span-

this summer. "He was a different horse." Baryard said. "He jumped brilliantly and he hasn't looked back."

Abbey King will have a wellearned rest tomorrow when Baryard switches to her top horse. Corrmint - on which she was seventh in the World Cup last year — for the Volvo qualifier.

Michael Whitaker, the British favourite, had a less re-warding day. Virtual Village Ashley, the horse he rides in the qualifier, incurred four faults at the first lence after being distracted by a movement in the crowd as he approached the fence. There was nothing I could do - he didn't even try to jump it. Whitaker said after an otherwise faultless round.

But he is optimistic about his chances tomorrow. Nineyear-old Village Ashley has competed in five World Cup qualifiers in the past 12 months and has been placed in each.

Robert Smith, the only other Briton here, incurred eight faults on Senator Scharne but was well satisfied because this is only the gelding's third show after an eight-month layoff through injury.

FOR THE RECORD

BASKETBALL NATIONAL ASSOCIATION (NBA): Toronto 92 Seattle 109: Milwauline 100 Philadelphia 93: Princenz 75 New York 105.

KOWLOON: Maniatife Hong Kong International Pairs Classic: Eighth round: Section A: A Jettrey 2nd M. Jecobsen (Aus.) bit Tong and J. Wong (HK) 24-22. J. Melbourne and k. Walte (Kowloon Co.) bit Z. Huten and A. Sautun (Malaysea) 25-16; F. Hambly and D. Le Merquand (Channel Is) bit G. Batter and N. Burkett. (SA) 18-14; W. Lel and T. Chok (Crangangower CC) bit R. Tee and W. Chan (Victoria, Park) 19-16; D. Gourley and G. Poberuson (Soot) bit W. Matthews and J. Hookins. (Walsea) 23-12; S.A.K. Bux and J. Massan (Indian RC) bit Sik Chung and A. Chu. (Chane Leght and Power) 34-14. Section B: B. Batchinn and B. McNish (PZ) bit A. Wills and S. Arey (Eng) 24-11; D. Cheung and G. Chan (Hong Kong FC) bit J. Aleism and L. Adams. (Can) 28-19; A Poynton and W. McMathon (Hong Kong FC) bit J. Aleism and V. McMathon (Hong Kong FC) bit J. Aleism and W. Camming (Zim) bit K. K. yeung and D. Ng (Hong Kong FC) bit J. Chang and W. S. Le (Hong Kong CC) bit J. Chang and W. S. Le (Hong Kong CC) bit J. Chang and W. S. Le (Hong Kong CC) bit J. Chang and W. S. Le (Hong Kong CC) bit J. Chang and W. S. Le (Hong Kong Con Coulon Section Senses Cepting and Chu. 25-11; Melbourne and Walsace bit Bux and Wassan 30-16; Matthews and Hockwet by Hish and Salkan (He) 24-15. Minth round: Section A: Beltar and Burkett or Crurg and Chu. 25-11; Melbourne and Walsace bit Bux and Wassan 30-16; Matthews and Hockwet by Putch and Salkan (The Kt. Chang and Wong 22-17; Les and Chok bit Tong and Chok bit Ton

Poynton and McMahon bi McCormick and Cumning 21-19. Cheung and Chan bit Bar-nett and Robertson 25-19; Beldwin and McMish bit Chang and Lo 38-13; Carstars and Kannedy bit Atten and Adams 19-18. Henry and Allen bit Cheung and Kadir 30-10; Wills and Alrey bit Yaung and Mn 19-15. Tenth round: Section A: Lat and Chok bit Putek and Saidun 19-18; Bolker and Burkett bit Jeffrey and Jacobsan 20-19; Hambily and Le Marquand-bit Tae and Chan 23-12; Gour-ley and Robertson to Melbourne and Walls 32-14; Mcthiews and Hoshins bit Bur and Wassan 21-14, Tong and Wong bit Chung and Chu 25-15. Section B: Cheung and McMish bit McCormick and Cumning 27-10; Cheung and Kadir bit Atten and Adams 23-15; Wills and Alrey bit Poynton and McMahon 18-16. Yeung and Ng bit Chang and Lo 25-20; Carstars and Kermedy bit Bernett and Robertson 18-12.

CRICKET First Test match

Australia v New Zealand BRISBANE (first day of Time; New Zisakard won loss); Australia have scored 269 for sar wickets against New Zeeland

AUSTRALIA: First Innings Extras (b 4, lb 7, w 1, nb 4)

S K Warns, M S Kasprowicz and G D FALL OF WICKETS 1-27, 2-46, 3-50, 4-52, 5-108, 6-225 80/MLNG. Dout 24-6-52-2; Allott 23-2-83-0; Calms 20-5-85-4; Vettori 9-3-21-0; Astle 11-2-20-0; Hams 4-1-17-0.

NEW ZEALAND: BA Young, BA Pocock, N. J. Astle, "S.P. Flerning, C.L. Celma, C.D. McAllien, 1A.C. Perove, C.Z. Hants, D.L. Vettori, S.B. Dout, G.I. Alliotz. Umpres: S G Rendeli (Australia) and V K Rameswerny (India).

FOOTBALL

Thursday's late results ` Thursday's late results
CLP Wilshers' CLP: Second round, second leg: Chelses 7 Tromso 1 (Chelses im 9-4 on egg). Kocaelispor (Fur) 0 Lotomotiv Moscow (Russ) 0 (Lotomotiv Moscow (Russ) 0 (Lotomotiv Moscow (Russ) 0 (Lotomotiv in 2-1 on egg); Stave Prague (C21 Nice 671) 16-3 on egg; Stave will on one of the control of the

on agg): Rocks JC Karlerade (Hoti) 4
Primorija Aldonsona (Stovensa) (Rocks win
6-0 on agg)
UEFA CUP: Second round, second leg: VI, Bochum (Ger) 4 FC Bruges (Bal) 1.
AUCH MELFRANCE COMEDIA/ATION: First clivesion: Normeth 3 Brighton 0.
First MARP LAGER MATICANAL LEACUE: Premier divison: Dundah 0 Shabbourne 1
FA CARLSBERG VASE: First round: Amstrorpe Wel 3 West Allotment Colic 2.

THE TIMES FA YOUTH CUP: Third qualifying round replay: Histon 6 Semersham 2 (ser).

WCRLD CUP: Astan qualifying zone: Group A: Sauci Arabia 1 Chris 1 (in Ryach).

SCHOOLS MATCHES: Boodle and Durthome Cup: Second round: SI Edmand: 1 Rentwood 2 Other metches: Charterhouse 4 Victoria Coll 4; Hampton 6 City of London 2 Full Film Trophy: Third round: Rotherhom 4 Blackpool 4; Bratol 4 East Beritshire 2; North Heris 0 SI Albans 2 BOUTH AMERICAN SUPERCUP: Semifinals, first leg: River Plate (Arg) 2 Atlateo Nacional (Br) 0; Sao Paulo (Br) 3 Colo Colo (Chile) 1.

CONMEDIOL CUP: Firsal, first leg: Lerus (Arg) 1 Atlateo Mineiro (Br) 4.

FENCING

GDANSK: European championships: Men: Epee: Final: G Boczko (Hun) bt K Kaaberma (Est) 15-12 Sebre: Final: A Froem (Russ) bt A Decsi (Hun) 15-12.

BRASELTON, Georgie: Serazen World Open: Leeding first-round scores (Unted States unless stated) 62: M Calcavectria. 68: 6 Torrance (GB), 5 Smuyer (Ger) 69: 5 Hoch, V Snigh (Fil), 5 Jonnes, P-U Johansson (Swo), P Hermogton (Ire), C Williams (GB), J Gornes (Col) 70: E Fryatt. W Riley (Aus.), M Gronberg, S Cink, A Cella (Ger), R Allentry (Aus.) S Field, M Long, P O'Malley (Aus.) Other British: 71: 1 Westwood.
MAUI, Hawaii: Kepelus, International: Leading first-round scores (United States unless stated): 63: D Torra, 64: O Browne 65: D Forsman, P Jacobsen. 65: L Roberts,

M Hulbert. 67: D Love, T Bjorn (Den) W Marjfar, S Lowery, A Beart. British scores: 72: B Lane. A Lyle HOCKEY

INTERNATIONAL MATCH: New Zepland S Melaysia 1 ICE HOCKEY

NATIONAL LEAGUE (NHL): Buttalo 2
Florida 4; Boston 2 Washington 0 Ottawa 4
Phoens 1: Philadelphia 6 Edmonton 2
Chrisago 2 St Louis 1; Los Angeles 5 Tampe
Bay 2
BENSON AND HEDGES CUP: Semi-limit
second leg: Newcaste Cobras 3 Cardifl
Devils 2 (Cardiff win 8-5 on agg)

SNOOKER MALVERN: Benson and Hedges champ-ionship: Owarter-Brats: A Hicks (Eng) bi J White filing) 5-4 P Davies (Walkes) tr J Benson (Eng) 5-1; A Burnett (Scot) bi M Campboli (Scot) 5-4, R Lawler (Eng) bi F O'Brien (Inc)

SOUASH KUALA LUMPUR: World chempionships: Quarter-finaler P. Nicol (Scot) br A. Baruch (Edypt) 9-15, 14-15, 15-7 15-13, 15-3 A Couph (Wales) br M. Carms (Eng) 15-12, 15-11, 15-9; P. Marshall (Eng) br J. Power (Carl) 15-12, 15-14, 2-15, 15-9 P. Rives (Aus) br A. Hill (Aus) 15-8, 17-16, 15-2

TENNIS

STOCKHOLM: Stockholm Open: Second round; J Siemennk (Hall) bt B Booker (Ger)

7-6, 6-7, 6-3 Quarter-finals: P Rafter (Aus) bi T Herman (CP) 6-7, 6-3; G Rusedski (GB) wo M Larason (Swe) MOSCOW: Kremlin Cup: Quarter-finals: Y Kaleinikov (Russ) bi S Sargsian (Arm) 6-1, 6-2; D Nestor (Can) bi M Dernin (Cz) 6-3, 6-4

Prized (Arg) 5-7, 6-1, 6-4
CHICAGO: Ameritach Cup: Second round: J Novotna (C2) bt A Frazier (US) 5-7, 6-2, 6-3; Y Basulei (Indo) bt. B Schultz-McCarthy (Holl) 6-2, 4-6, 6-4; L Raymond (US) bt. A Suplyano (Japan) 6-4, 6-2; N Tauzett (Fr) bt. S Appelmans (Bell) 6-1, 6-2; S Williams (US) bt. M Pierce (Fr) 6-3, 7-6

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وكذا من الاصل

FOOTBALL SATURDAY

Jansen's firm principles

Kevin McCarra finds the Celtic coach

unfazed by his first Glasgow derby

ttempts were being made to survey the innocence of Wim Jansen, the Celtic attended an Old Firm match? No. Might he have glimpsed one on television? Another shake of the head. It was at that moment that Jansen felt obliged to point out that he can, nonetheless, dip into a reservoir of experience.

"I have been at some other important games in my life," he said. The deliberate understatement invited his audience to recall that he attended two World Cup finals by strolling down the tunnel and taking his place on the field, when he was a member of the Holland team in the tournaments of 1974 and 1978.

There is a form of Glasgow chauvinism that makes citizens believe that no previous experience can prepare a man for the onslaught on the psyche of an Old Firm fixture. If ever there was a person to disprove that contention. however, it is Jansen, whose effectiveness since being appointed in the summer suggests that national frontiers need not be barriers.

CELTIC'S TALE OF TOIL

have not beaten Ra League premier di	angers in the L vision in eight	dell's Scottin meetings.
Aug 30 1995;		Renders 2
Nov 19 1995:	Rangers 3	Celtic 3
Jan 3 1998;	Caltic 0	Rangers 0
Mar 17 1996:	Rangers 1	Celtic 1
Sept 28 1996:	Rengers 2	Celtic 0
Nov 14 1998:	Celtic O	Rangers 1
Jan 2 1997:		Celtic 1
Mar 16 1997:	Ceitic 0	Rangere 1

The match with Rangers today will be different, however, since his team have not yet faced opponents of such accomplishment in the Bell's Scottish League premier division. The field may contain 13 players who are making their Old Firm debut and as many as eight of them may be wearing Celtic's colours. If the newcomers feel themselves coming adrift as the waves of passion and hatred pound down upon them. Jansen will expect the principles that he has instilled to act as an anchor.

Few of the club's supporters can recall a Celtic team that defended in such numbers and with such efficiency. Previous generations of players treated the task of thwarting the opposition as an ugly flaw in an otherwise beautiful sport. Jansen, however, has bought Stephane Mahe and Marc Rieper to establish a back four that has had its counterattacking instincts weeded out.

That discipline will be required if they are to bring a halt to the uncanny scoring record of Marco Negri, who has collected 26 goals in all competitions for Rangers this season. Celtic, however, are likely to be intent on choking off the supply to the Italian forward, who is predator rather than creator.

Rangers' supremacy over the past two years has stemmed from Paul Gascoigne and, to a slightly lesser extent, Brian Laudrup, Having yesterday confirmed the purchase of Paul Lambert from Borussia Dortmund for £1.75 million, Celtic may be tempted to field the defensive midfield player in the

CAN CELTIC STOP THE GOALS FROM THE BLUE?

Marco Negri has scored in each of the 10 Bell's of 23 goals. Today is his first meeting with Celtic gust 4: Rangers 3 Heart of Midlothian 1

put Rangers in complete command with an immaculate

A dreadful error was needed to give him his start, but Negri went on to overwhelm United; equalling the premi

division record of five goals in a game, ber 13: Rangers 3 Aberdeen 3

Negri (1) With the game goalless and the interval approaching Negri pounced on a mistake and earned a penalty that

time, Negri drained the morale from St Johnstone at

area where Gascoigne carries out

and likes to assimilate newcomers

through the gradual process of training sessions. By lunchtime

yesterday, he and Lambert had not

even had time to speak to each

other. So strong is Jansen's instinct

for stability that he may prefer to leave his side unaltered, allotting

the player a place on the substi-tute's bench.

Rangers, too, have a reconstruct-

Jansen, however, is methodical

his most important work.

By putting Rangers in front in the 49th minute, Negri ended Kilmamock's protracted resistance. He then added



coming along." The manager demade in the close season and Walter Smith, the manager, seemed content with the state of readiness. "Our players are reason-

foreigners have been involved in derby matches in other countries." Richard Gough, the captain, will be available again, after missing the match against Kilmarnock last weekend with flu. "It's an interest-ing game," Smith said, "because both clubs are near the top of the table at the moment. This will be a

ably experienced," he said, "and the

good indication of how we are

ployed a laconic tone that heightened the contrast with the apparent turmoil at Celtic this week.

On Thursday, a dispute at training ended with Tosh McKinlay butting Henrik Larsson. The forward then travelled home to Sweden to attend the funeral of his father-in-law, but he is expected to

face Rangers.

McKirday is due to join the
Scotland squad for the international in France next week and will

on Thursday. It is not known if he will disciplined. Jansen suspects that a distressing week will not have taken too much of a toll of Larsson. "Normally there is no problem," the head coach said, because he is good at motivating

or the only time in the league to

Celtic supporters might wish they shared the player's powers of recuperation. Those of them who are still crestfallen over the bizarre incident at their club may snatch at the comfort of precedent. Oh, Hampden In The Sun is a new

book by Peter Burns and Pat Woods that chronicles one of Celtic's greatest triumphs and lovfootball in the 1950s.

It records that Celtic's 7-1 victory over Rangers in the 1957 League Cup final was preceded, two days earlier, by a punch-up between team-mates Charlie Tully and Bobby Evans. History is not about to repeat itself, but followers of Celtic will be content if the contemporary training ground dispute also has an invigorating effect.

The Central and North American World Cup qualifiers may be decided tomorrow

Jamaica thrive on English link

exico, for the have reached the World Cup finals, and tomorrow's matches in the Central and North American qualifying group may de-cide which two teams go with them. Will Jamaica join them, dramatically and unexpectedly? Can the United States be there for the third successive time? Jamaica, second in the

Concacaí table, are away to El Salvador, still in with a chance and who have sharp scorers in Mauricio Cienfuegos and Raul Diaz Arce. both of whom play in the American Major League. The United States play against Canada, a much-improved

The Mexicans are hosts to a Costa Rica side left with little hope. There will. alas, be no Paulo Wanchope

The Jamaicans are the revelation of the group. Never before have they been to the World Cup finals, but now they have an excellent chance. How have they done it? How have they so radically improved? The answer - after the Scots' sudden discovery that Matt Elliott. of Leicester City. has a Scottish grandfather is by "doing a Scotland".

Players such as Deon **Burton**, the Derby County striker, his former Portsmouth colleagues, Paul Hall



and Fitzroy Simpson, when he plays — are all English by birth, though Jamaican in origin. They have not only strengthened the previously negligible Jamaica team, but also provided the role models so badly needed.

Many years ago, that fine athlete Gerry Alexander. the West Indies wicketkeeper and a good amreason why his country produced cricketers but no footballers was that "West Indians are great mimics"

CONCACAF: HOW THEY STAND PWDLFAPI EXICO 8 4 4 0 20 4 16 8 2 4 1 10 7 11 United States Estable Committee of the Committee of th Costa Rica 8 2 2 4 7 8 8 MATCHES TO COME: Top three qualify for finals Tomorrow: Canada v United States: El Salvador v Jamaica: Mexico y Costa Rica, Nov 16: Jamaica y Mexico: Costa Rica v Canada: Lineted States v El Salvador.

> and there were no footbailers to imitate. Last month, noisily sup-

ported, Jamaica shocked the United States by travelling to Washington and forcing a I-I draw. In the process, they ridiculed the claim that any success they had had was thanks to the appalling condition of their home pitch, Rene Simoes, their heavily-moustached Brazilian coach, who has worked wonders with the team. was at pains to stress the fact.

"First, I am very happy," he said, "because definitely we can stop this foolishness about the Jamaican fields. My dream is to have a field like this [the perfect pitch at the JFK Stadium| because my team, we play real footbail. That could not be de-

nied. Only a shocking penalty decision robbed Jamaica of a win. "They're a big. strong, fast team," the

United States goalkeeper, Kasey Keller, of Leicester,

said. They like to put the

ball in to their individuals

and let them run. And that's exactly what they did." urton, who has been finding it hard to score with Derby. has done so frequently for Jamaica, and his was the goal that gained a draw in Washington, when he capitalised on a dreadful mis-

take by Jeff Agoos, the United States full back. Indeed, Agoos's World Cup experiences have been dire. Last Sunday, when a gallant United States team forced a 0-0 draw in Mexiwin a World Cun qualifier. Agoos was sent off midway through the first half. Mexico, who had thrashed El Salvador 5-0 in

co City, where the home side had never before failed to

the Canedo (formerly the

Azteca) Stadium, can de-ploy several gifted attacking players such as Hermosi-llo, Zague, Aspe and Luis Garcia. But the United States defence in which Brad Friedel took the place of the injured Keller in goal staiwartly defied them.

The American achievement was all the greater in that they had to do without their most creative midfield player, Claudio Reyna. He will play against Canada, who surprisingly held Mexico to a 2-2 draw last month. There is great ex-perience in the United States team, many of whom fig-ured in the last World Cup. and it certainly helped in Mexico City, for whose ex-hausting altitude and vile pollution the Americans had prepared at Big Bear Lake, 6.800ft above sea level.

But Canada must now be taken seriously. At one stage they were 2-1 up against Mexico, belying their previous poor results. Moreover they were without their two chief opportunists, Paul Peschisolido and Tomasz Kadrioski. The first will play against the Uni-ted States, the second will

The United States are unlikely to make the mistake they did against Jamaica. This time, they will surely not be over-confident. Those last two qualifying places are

Hoddle gives Cole and Sutton striking chance

AFTER the draw against Italy in Rome that guaranteed his side qualification for the World Cup in France next summer. Glenn Hoddle made it plain that he had only completed half the job. Yesterday, at a hotel overlooking Hyde Park, the England coach named his squad for next Saturday's match against

Cameroon and stressed that Part Two begins here. There were no surprises among the 25 players Hoddle selected, although there was a welcome inclusion for Chris Sutton, the Blackburn Rovers striker, who has been competing with Dennis Bergkamp at the top of the FA Carling Premiership scoring tables this season, and for Andy Cole, who is in such blistering form for Manchester United.

Rio Ferdinand, the preco-cious West Ham United defender, was also brought back into the squad after the drinkdriving transgression that had ruled him out of playing any part, in an official capacity, in he squad to play Moldova in September. That, though, was as far as it went in terms of adventure and

In fact, Hoddle emphasised that Saturday's match against one of the most powerful of African nations, a side that has already qualified for France, too, would be the beginning not of some wild period of trial and error, but of a gradual whittling down of names and numbers to the BY OLIVER HOLT

POOTBALL COMMERCIONDUNG bare 22 that he will take to the World Cup finals.

Any levity, he said, any suggestion that the six match-

es that he hopes to arrange between now and next summer were not just as important as the qualifying games them-selves would be gravely misplaced and costly to any who fell into the trap of treating them with less than total commitment. Of the term "friendly", he said we must not speak its name.
"We have got six important

games coming up before the World Cup, Hoddle said. "We are not naming them friendlies. They are not friendlies in my mind. If anyone thinks they are friendlies, they have got a surprise coming. Off the back of those matches, I am going to pick my 22

SQUAD

HIDFIELD PLAYERS: D Beckham (Manchester United), P Gescolges (Pargars, P Ince (Luepoo), D Betty (Newcastle United), P Lee (Newcastle United), P Mecoon (Maddlestrough),

FORWARDS: S McManaman (Liverpool), N Butt (Manchester United), E Sheringham (Manchester United), R Fowler (Liverpool), I Wright (Arsena), A Cole (Manchester United), C Sutton (Blackburn Hovers)

players for France. There will be no drastic changes in the squads for those games. There will be continuity kept, but obviously there are vital areas in any team where, if someone goes down ill or injured before a game, you need cover and you need someone who has got some experience of playing with the other boys. Each of these matches is as important as the qualifying games. The places are up for grabs."

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Vac.

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Part I

Hoddle said he had chosen Cameroon as worthy oppo-nents because their style would differ so much from the similar approaches favoured by Moldova, Poland and Georgia, three of England's qualifying rivals. Apart from that, Cameroon were a growing force in world football.

His ideal, he said, would be to copy the Brazilian model of playing a sequence of 24 games and managing to field the same side in 21 of them. The injuries more prevalent in the Premiership, though, did not make that a viable option. "Above all, to keep performing well would be a nice habit to get into," Hoddle said. "English football has got a new respect now and it is not a false respect. It is justified and

let's hope it can continue." Before he went, Hoddle even suggested that the sense of stability and security he was espousing extended beyond the players. "Even if we lose a couple and learn a lot, he said, "I don't think I will get the sack before the summer."

When the lights

Romanians await Villa

it could have been worse. Aston Villa experienced mixed emotions yesterday when they were drawn against Steaua Bucharest in the third round of the Uefa Cup (Russell Kempson writes).

Brian Little, the Villa manager, would perhaps have preferred visiting Vienna or Strasbourg, but at least avoided a trip to Zagreb or Moscow. Though admitting that travelling to Romania would be a "journey into the unknown", he was delighted to play the first leg away - the same format that preceded victories

Little said: "We always do our homework on the opposition and Peter Withe, our chief scout, will be going to watch them this weekend. That sort of preparation is going to be even more important this time, as we don't know much about their players. I'm pleased we're away first, because it's the same as before and we've gone on to win the ties. Hopefully, that will be to our advantage again."

Villa, Britain's last repre-

sentatives in the Uefa Cup, have not reached the fourth round of the competition since trate on climbing up the Premiership, he said, but I think still being involved in Europe can be a help in that

Chelsea beat Tromso, of Norway, 7-1 at Stamford Bridge on Thursday night to win 94 on aggregate and qualify for the quarter-finals of the Cup Winners' Cup, which will be drawn next month. They join Lakemotiv Moscow, Real Betis, of Spain. Slavia Prague, Vicenza, of Italy, AEK Athens, VfB Stuttgart and Roda JC Kerkrade, of Holland.

against Bordeaux and Athletic Bilban in the previous rounds.

"The difference from our other ties is that we knew a lot about Bordeaux and Bilban, with their relative closeness to England and with their games of the second of the competition since the 1977-78 season, when they lost to Barcelona. However, for the moment, Little is more other ties is that we knew a lot about resurrecting his side's fortunes in the FA Carling Premiership. "We England and with their games have to put the tie on the back of the season, when they lost to Barcelona. However, for the moment, Little is more concerned about resurrecting his side's fortunes in the FA Carling Premiership. "We England and with their games have to put the tie on the back of the season, when they lost to Barcelona. However, for the moment, Little is more concerned about resurrecting his side's fortunes in the FA Carling Premiership. "We Get, Valuate (Soi & Soand & Soan

Crown jewels tarnished

young Swindon Town goalkeeper, was left nursing two of the most tender parts of his anatomy after Robbie Pethick's lunging challenge in the game against Portsmouth at Framer, Park last week.

Shortly after the incident, as the physiotherapist removed a dangling necklace from Mildenhall's neck, the television commentator an- Swindon official said.

STEVE MILDENHALL, the nounced, memorably: "And he's having his jewellery removed."

Mildenhall's discomfort he had three stitches inserted in the wound - continued in the days that followed, the insensitivity of his County Ground colleagues knowing no bounds.

"He's walking a bit like John Wayne at the moment," a

Swindon Town may have had a few problems in the goalkeeping department but it is nothing compared to that experienced by Micky Reed, manager of St Leonards Stamcroft, the Dr Martens League premier division club. He will use his tenth goalkeeper of the season against Dorchester Town this afternoon. "The jersey is jinned and we had to get rid of it," Reed said. On November 5, Leon Shepperdson, the club chairman, placed the offending goalkeeper's shirt on an effigy of Guy Fawkes...and burnt it.

Transfer market

Football is perhaps not quite a mafter of life and death but it is certainly a grave matter to many die-hard supporters of Bayern Munich. One fan was so in love with Bayern that he commissioned a specially adapted coffin, resplendent in red and blue, and with the club crest on the top, in which to make his final away trip. Apparently, business is now booming for the funeral directors of Germany, with many other fans insisting on meeting their makers in custombuilt caskets. Fans of Bury and Gravesend and Northfleet can place their orders now.

Parking blues

Presumably, the new contract



wages of Zola, Vialli et al have to be funded somehow but one Chelsea supporter was more than a bit miffed when he popped into Stamford Bridge to purchase a ticket (just the [2]) for the European Cup Winners' Cup game against

He left his car in the underground car park beside the East Stand for no more than ten minutes and was not best pleased to be charged El of Ruud Gullit and mega- for the privilege.

went out after 66 minutes of West Ham United's game against Crystal Palace at the newly christened Upton Dark on Monday, at least the disc jockey retained his sense of humour. As the electricans worked feverishly to find the fault, to no avail, he kept the crowd entertained by spinning a number of appropriately titled tracks including Sunshine Day. Dark

STRANGE BUT TRUE

End Street and Blinded

by the Light. Nice one.

Two FA Carling Premiership players share the same surname as a television series. Lee Sharpe, of Leeds United, and Dan Pet Rescue, of

FOOTBALL SATURDAY

Last of the game's leviathans

As he approaches the end of an illustrious career,

Steve Bould has become one of a dying breed

an Wright was sitting on a sofa at the end of the room talking to a woman with grey hair who had asked if she might meet him as a seventieth birthday present. He looked demure and relaxed, swathed in his slacks and his comfy sweater. When Steve Bould walked in wearing his sweatshirt and shorts, Wright called him over.

TIMES NATURDAY NOVEMBERS

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Bouldy," he said, "Come over here and meet Mrs Lester. She's been a season ticket-holder for ... for how long?" "Oh, for about 400 years," Mrs Lester said, smiling. There was a pause for a smiled, too. "That's almost as long as I've been here, then," he said and everyone laughed

By that reckoning, Bould has almost spent Methuse-lah's half-life in the splendour of Highbury, a reassuring. monolithic constant in the central defence of a side that has changed out of all recognition since the summer of 1988. when George Graham paid £390,000 to bring the towering central defender to North London from Stoke City.

Like some great, unshakeable structure, he has stood strong and tall as the Arsenal soap opera has raged around him. Paul Merson, Tony Adams, Wright and Graham himself battled, in the full glare of publicity, with many and varied off-the-field weaknesses in his decade at the

Bould has just kept doing his job. He has stayed strong. He has stayed steady, forging a partnership with Adams that has become as successful in its way as Keegan and Toshack or Lineker and Beardsley.

He will be 35 next Sunday and there were those who thought that, when Arsene Wenger arrived last year with his new ideas and his flood of foreign signings, Bould might be one of the first casualties. Instead, he has warted almost every game under the new coach and, like many of those around him, appears to be enjoying a new lease of

Wenger, in fact, was so keen that Bould did not miss tomorrow's crunch match with Manchester United at Highbury through suspension that he played him in a recent reserve team match against Brighton so that enough games would have elapsed for one of his four existing bookings to be wiped out. Bould played on the right wing.

When he takes the field against Andy Cole and Teddy Sheringham to try to play his part in reining United in at the

Arsenal won 6-0.





top of the FA Carling Premiership, Bould will be there representing the traditional. virtues of English football, a monument to the survival of the type of central defender who is utterly dominant in the air and puts the fear of God into attackers on the ground by clattering into them from

Those are the images we will always have of Bould, as well as flicking on corners with near-post headers that make it a formality for teammates to nod them in, rising head and shoulders above a centre forward to clear some potential danger and hurling himself into a tackle, almost horizontally, seeing his victim frozen for a split-second at the moment of impact before falling to the floor clutching an

In some ways, he is an anomaly, a throwback to a time when strikers did not enjoy the type of protection that they receive now, when English football was a harder, more brutal game, when defenders doled out punishment with abandon. Players like Bould are going out of fashion now, but at Arsenal, one of the most-forward thinking of clubs, they still value him highly enough to make him a

Bould, the oldest and the tallest player at Highbury, has played more than 250 league games for the club in variations on this theme, a model of consistent excellence, part of one of the most solid, clever, unremittingly unyielding defences in the country. The outlawing of the tackle from behind, though, has forced him to contemplate what no opponent has ever managed: changing his game.

That reserve match against Brighton might have spared him for the United match, but Bould quickly picked up two

more bookings and will begin a three-match suspension after Sunday. The ban, coming at a time when he has been in such good form, has left a smudge of disillusionment with it. It has made even him wonder if he is one of a dying

At times in the heat of battle. Bould may look like a version of the Spitting Image pupper of Sir Norman Tebbit, thuggish and cavalier in his aggression, but he is a contemplative, courteous and quietlyspoken man. He enjoys a round of golf with Alan Smith. his former team-mate, whenever time allows and the odd meal out

He speaks matter-of-factly and with occasional traces of the Midlands accent that he developed growing up near Stoke-on-Trent, but his words bely a deep concern for his position — and the position of those like him - within a modern game that is attempting to shift the emphasis away from its grittler virtues.

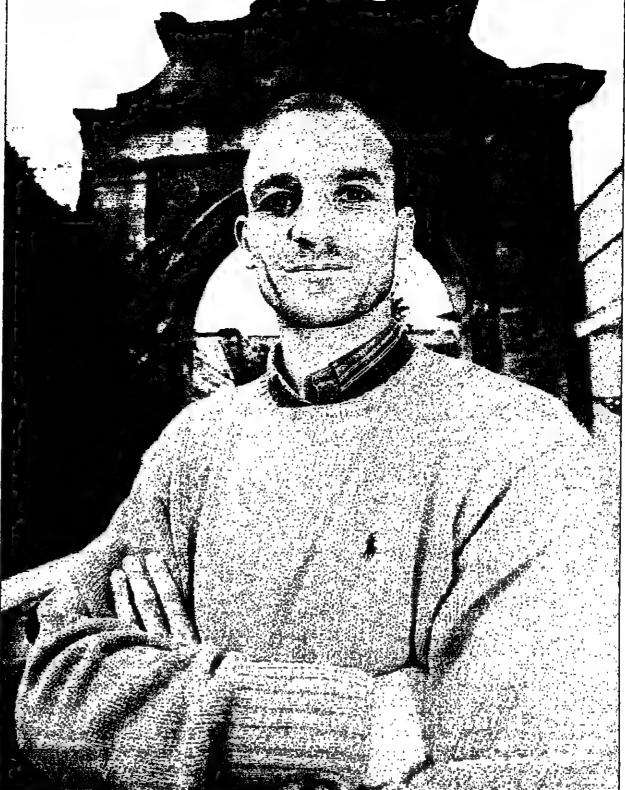
"I think the laws need looking at, in all honesty," Bould said. "It is ridiculous that all you need now is five bookings, or what would have been 14 points and you are going to miss three games. Under the old system, it was 21 points and even then you would probably only miss two

obody wants kicking, the slide tackle, the one that was being done down the back of people's ankles and stuff - that has gone now, too, I think - but you are getting booked for little things now. You can hardly breathe.

"I think some people don't want tackles any more. It will get like basketball if it continues - non-contact - and I don't think that the English public would want to see that.

Believe it or not, I have tried to modify my game. I have got five bookings now and people will say they were not so sure it's the tackle sometimes. If you're going to ground and you're coming up behind people's ankles and calves, then sure, you deserve a card, but sometimes, you are trying to stand on your feet and you might get turned and immediately you're in the book. I think that's a little bit harsh sometimes.

"I have tried to modify. I am still trying. It is not easy. Sometimes, you are just trying to get as tight as you can. I have tried not to go rushing in. I am trying to stand on my feet for as long as possible and cut



out the actual lunge from behind that was an accepted part of the game five or six years ago. But the refs are still pretty quick on the draw. All the leeway is given to the centre forwards these days.

"Of course, I feel a little bit resentful about it because the bookings are about to cost me games. You never know what is further down the line then, either, because all of a sudden you have got other people playing and if results go well you might miss ten or 15 games. Pat Rice [Wenger's

assistant] actually asked me last week what we should be looking at and doing to try to solve the problem, but I don't know how far you can modify. There is only so far you can

Far from playing a diminished role tomorrow, Bould's performance is likely to be more crucial than ever, with Arsenal misfiring in attack since the enforced absences of Dennis Bergkamp and Marc Overmars. The manner in which the back four of him, Adams, Lee Dixon and Nigel

Winterburn — combined age. 131 — cope with Cole, Sheringham, Giggs, Scholes and the rest is likely to be pivotal.

"The four of us have developed an almost telepathic understanding," Bould said. "It is not so much a matter of screaming and shouting any more. I seem to know where Tony is going to be, where Nige is going to be and on his side. Tony knows where I will be and where Lee will be. You seem to know, but then you should do after you have

been playing together for ten years.

"We worked very hard on back-four work in the first two years under George. We did drills virtually every day. He loved to win 1-0, George. He really did, he loved it. That was his biggest forte. We have dropped off a bit since because we have not had to work as hard at it, but we are always fine tuning. You have to." Steve Bould has done the

hard part. It is just the soft touches that need a bit of fine

Bottom club to pursue old boy

By DAVID MADDOCK AND MATT DICKINSON

HOWARD WILKINSON will be approached by Shef-field Wednesday this week-end to become the club's manager for a second time. A statement from Graham Mackrell, the Wednesday secretary, confirmed yesterday that a decision had been made on the chosen successor to David Pleat, who was dismissed by the FA Carling Premiership's bottom club on Monday.

"We have identified the man we want to engage in talks and hope to make an announcement after the weekend," he said. Wilkinson is already aware of an interest. after informal soundings were made within the Football Association, for whom he now works.

The formal approach will come this weekend, with a view to making the appointment official, should Wilkinson agree terms, after the FA's technical director presents his blueprint for the future of the game early next week.

The approach will come as the conclusion to a confused week at Hillsborough. Dave Richards, the chairman, is thought to have preferred Joe Royle, but was heavily outnumbered in the boardroom.

Before accepting the offer, Wilkinson will seek assurances about money available and his tenure at the club. Richards has already suggested that a £10 million transfer fund is available and has guaranteed a patient approach from the board.

At the opposite end of the Premiership, the most important game of the season so far will be played at Highbury tomorrow, when Arsenal, lying second, entertain the leaders. Manchester United.

Arsene Wenner, the Arsena manager, vesterday criticised the country's preoccupation with the champions. "I resent one thinks about is them," he said. "There is not onl Manchester United in this country. They are not unbeatable and i think Newcastle, Liverpool, Chelsea and us can fight against them."

Bergkamp and Emmanuel Petit, their most creative players, suspended, Arsenal are likely to have to rely on graft rather than craft to match the Premiership's outstanding team. Peter Schmeichel and Ian Wright return to the scene of last season's battleground, when the Arsenal striker's two-footed lunge sparked a post-match mêlée.

However, with Dennis

Continuing his series, Mark Hodkinson meets the club chaplain putting football into context

Former striker offers spiritual guidance

The woolly jumper comes off at an alarming speed and is replaced by a replica Barnsley shirt. The Rev Peter Amos pats out a few creases and looks immediately at ease, born to the role. The strip of grass outside Ward Green baptist church in Barnsley has been turned into a makeshift football pitch by

youths and mark out rough goalposts. It is a tempting sight. Now dressed for the occasion, one expects the plea at any minute: Come on, let's have a kickabout," as the reverend produces a football secreted among the bibles and prayer books.

Amos is the club chaplain of Barnsley FC, a position he has held for four years. The previous incumbent was Charlie McKenzie, a man who was known affection-"Charlie Chaplain*.

That a football club should have an ecclesiastical link is and along with his wife, Jean, and invariably viewed with scepticism, yet nearly half of all English clubs have made such an appointment, including Manchester United. A club is ultimately a community. after all.

"When we first started there was a

tremendous amount of suspicion,"

Amos said. "Most of the hangers-on at a football club are there for something they can get out of it but when people are there to give, they cannot understand it."

He visits the club every Thursday and spends about two hours wandering through the offices, stadium and training area. "I talk to everyone, from the lady who washes the Danny Wilson. I try to help people keep perspective. A person's health, wellbeing and soul can be distorted by a continual emphasis on one area of their lives, as it is with football," As an amateur footballer, Amos

was a striker with various clubs for 30 years and is quietly proud of his goals-pergame ratio. His career ended on a hugely embarrassing note when he was booked for the first time in his booked for talking to the referee. I was always one for a chat with the ref during the game," he said.

Middlesbrough, his home town club, were his first love and the first game he attended at Oakwell was when Middlesbrough were the visitors. Afterwards he found his

loyalties transferred four daughters, he became a regular at Barnsley.

Wilson, the Barnsley manager, has been exulted in the town but few people have been allowed the insight which Amos has gained. "I have rarely seen anyone live under the kind of pressure this season has brought to him and handle it so well," he said. "Danny would say it is not pressure at all, and that bringing up five kids on £80 a week is real pressure. He has a tremendously relaxed attitude and a great deal of integrity."

Farlier this week. Wilson was linked with the vacant managerial



Amos, proud to wear a Barnsley shirt, brings a Christian perspective to Premiership tensions

post at Sheffield Wednesday. Amos doubts whether Wilson would accept the job but, even so, feels there would be little animosity if he were to defect to local rivals: "I think our fans will understand that Danny came from Sheffield Wednesday in the first place. There are bigger and better clubs than us and we recognise that anyone with ambition is likely to move at some point."

When Barnsley secured promotion last season, there was a sense of a dream fulfilled, that simply being part of the FA Carling Premiership was enough in itself. Inevitably, as the team has struggled against the running on the spot. He has

sheer quality of opposition, some grumbling has ensued. We achieve our dreams but when we get there it is not as expected." Amos said. "It cannot be found in worldly things. It is a spiritual ache at the heart of people that is not being fulfilled."

He feels his most important function as club chaplain is constantly to place football in its proper context; that it can be joyous and uplifting, but it is part of life, not a life in itself

As he waits to have his photograph taken he instinctively adopts the posture of a footballer, almost

remained fit through regular jogs and walks in the stunning countryside around Barnsley. His childhood hero was Denis Law and they share the same colouring and, one can guess, sense of fun.

In the hallway of the church is a noticeboard on which people have pinned notes asking the congregation to pray for loved ones. Philip has leukaemia and hopefully will soon be in remission"; Debbie and Daniel have a "seriously ill baby": June has had a stroke at 36; Dave has "had a brain op". Sometimes life has its own way of putting football

Canny Curbishley keeps low profile

By Russell Kempson

WHEN high-profile managerial jobs become vacant, all the hoary old names are usually dragged out as potential can-Bruce Rioch, Howard Wilkinson et al. Is it not time. perhaps, that Alan Curbishley, the Charlton Athletic manager, was considered for one of the leading positions in

Curbishley has a quiet, unassuming manner, goes about his business without fanfare and has made the best of a difficult job since taking sole charge at The Valley in June 1995. Good husbandry and sound tactics are his forte.

his profession?

Charlton lie in fifth place in the Nationwide League first division and attempt to leapfrog West Bromwich Albion with victory at The Haw-thorns this afternoon. Even allowing for Charlton's perennial fall from grace, often after the turn of the New Year, they appear better equipped this season to last the pace.

Yesterday, though, Curbishley was uncharacteristically upset. His discontent involved Wales's lucrative international match against Brazil in Brasilia in the early hours of Wednesday morning. John Robinson, the Charlton winger, is included in the Wales squad and Mark Bowen, the defender, is on

standby. Although Curbishley could have withdrawn Robinson, he chose not to. "I just can't work out the plot," he said. "They face a 15-hour flight on Sunday, play Tuesday and have a 15-hour flight back. They then

teams on Saturday. I just don't understand how they can do that in the middle of the season. It shows no regard at

League."
Curbishley noted that Bobby Gould, the Wales manager. had placed a large number of obviously expecting a lor of pull-outs, "Curbishley said. "If he gets that, and those same players end up playing for their sides the following week, he's not going to be very

pleased." Nottingham Forest vesterday completed the move of Dave Beasant from Southampton on a free transfer. Beasant, 38, the former England and Chelsea goalkeeper. has spent the past two months on loan at the City Ground.

"Dave is a top-quality keeper who is still very enthusiastic about the game," Dave Bassett, the Forest manager, said. "I'm sure he will prove himself over the course of the season." Beasant fell out of favour at The Dell after the arrival of Maik Taylor and Paul Jones.

Forest were surprisingly beaten 2-0 by Bury at Gigg Lane on Tuesday and lost their lead of the first division when Swindon Town defeated Queens Park Rangers 3-1 on Wednesday.

We have had a hell of a start this season and the last thing we want now is a luli." Colin Cooper, the Forest defender, said. "We have done that in just about every season I have been at the club at around this time of year and it have to perform for their can be very damaging."

وكذا من الاصل

FOOTBALL SATURDAY



ARSENAL

MANCHESTER UNITED Tomorrow, 4.0 (sold out)



rumble of distant thunder. Not only will it be a clash between the FA Carling Premiership's two leading teams, it will be a battle of two sides who seem to

in recent seasons. There was the Old Trafford brawl a few years ago, of course, and both of last season's meetings were marred by ugly incidents involving lan Wright and Peter Schmeichel and accusations of racism that were never properly dealt with or cleared

have come to despise each other

Steve Bould, the Arsenal central defender, insisted yesterday that there was "no bad blood" between the teams and that each had great respect for the other. But the stakes will be high once again in north London tomorrow and, with Arsenal's disciplinary record, it would be reasonable to assume that tempers will flare.

United will be favourites to extend their four-point advantage at the top of the table, not least because Arsenal are likely to be missing three of their most

Both Dennis Bergkamp and

Emmanuel Petit are suspended and, although Marc Overmars resumed training this week, he is still likely to miss the match with a dogged foot injury. Nicolas Anelka, Bergkamp's stand-in, does not yet look the part although, in midfield, David Platt is likely to be a capable deputy for Petit.

Even at full strength, though, Arsenal would have found it tough against United in their present mood. They have scored lo goals in their past three games, crushing Feyenoord on Wednesday in the latest of them in Rotterdam. In the process they seem at last

to have discovered a prolific goalscorer, the absence of which was the sole threat to their progress at the highest level. After so long seeking consisten-cy, Andy Cole, who began his career at Arsenal and has scored half those 16 goals, has reemerged as the deadly finisher that Alex Ferguson hoped he would be when he bought him from Newcastle United.

Bould said: "I have always said, if I was a manager, I would buy Andy Cole. It will be a challenge to defend against someone of his pace. But we have not scored ourselves for three games now. Irrespective of whether we are playing United. we need to get ourselves back on

In a frenzied atmosphere, they might just do that - despite what all logic suggests.

ARSENAL (probable; 4-4-2): D Seamen — I Dison, S Bould, A Adams, N Winterburn — Parlour, D Platt, P Vieira, L Boa Morte — Wright, N Anelka. MANCHESTER LINITED (probable; 4-4-2): P Schmeichel — O Neville, G Pallater, H Barg, F Neville — D Beditram, N Bud, P Scholes, F Gegs. — E Sheringham, A Cole.

■ TELEVISION: Tomorrow: Live on Sky Sports 1, from 3pm. PREDICTION: Stormy, and



Negri, eat your heart out: Dean, left, playing against Crystal Palace in 1931; right, Greaves under siege at Stamford Bridge, 1960



6. Kevin Russell, of Wrexham, scored in nine successive games in 1987-88 7, Keep going Marco. The Scottish record for scoring in successive games is held by Finn Dossing, who found the net in 15 games for Dundee United to 1982.54 n 1963-64.

NET INCOME

As Ron Atkinson might say, Marco Negri is scoring goals "for fun" in Scotland at the moment (see page

36). Here are eleven players who were once hotter than a microwaved

1. Jack Barmer, of Liverpool, scored

hat-tricks in three successive first division games in 1946-47.

2 Mark Stein established a Premier-

2. Wark Statil established of the strip record when he scored in seven successive games for Chelsea in 1993-94. Alan Shearer equalled the record last season.

3. In his record breaking 1927-28 season, Dixie Dean of Everton had one spell of 23 goals in 12 games.

4. Playing for Dean's former club, Transmere Rovers, Bunny Bell scored 21 goals in ten games in 1935-36.

John Aldridge scored for Liverpool in the last game of 1986-87 and then in the first nine games of 1987-88.

football ground pie

8. The English record belongs to Bill Prendergast, of Chester, who scored in 13 successive matches in 1938-39. 9. Paul Mariner holds the England ecord — alx auccessive games in 1981-82

Jimmy Greaves accred 11 times for Spurs in the first seven matches of

11: Joe Payme, of Luton, scored a total of 18 goals in the last five games of 1935-36 and the first five of 1935-37.

Compiled by Richard Whitehead ☐ Thanks to Ray Spiller, Association of

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A CONTRACTOR SERVICES

MASTER !





LEEDS UNITED DERBY COUNTY Today, 3.0



Heriderson The sloppyhard to resist a cliché, particularly if it can be used to re-

Michael

flect national character. So we have it on the best authority that Arsène Wenger is "sophisticated" because he is French (and manages those kings of style, Arsenal) and that Jim Smith is "hardheaded" because he comes from Sheffield. Phooey!

Anybody who has followed Smith's career knows that his teams have always tried to play good football and, because he has never had millions to spend, he has had to get by on his wits. That's real sophistication for you. He's no less sharp now just because he is not driven by a youthful impuise.

Beating Arsenal by three goals, as Derby County did at Pride Park last week, is bound to endear them to the nation. Once again, Wanchope was in the thick of things, but the Costa Rica international is on World Cup duty this weekend, which deprives Elland Road of a rare treat. Solis and Burton are similarly detained. and Derby must do without Stimac and Eranio, both injured, for the sixth successive match. Willems, the Dutch striker, is added to the squad.

Leeds United, turned round by George Graham, are no longer reticent about ap-proaching football's top table. Graham is not everybody's cup of tea, and there is more respect for his record than affection for his methods, but it is undeniable that, since he inherited a team in a right old mess. Leeds have become almost healthy again. If Halle fails a fitness test on his groin. Maybury will retain his place.

Victory at Tottenham last week took Leeds into seventh place in the FA Carling Premiership, behind Derby on goal difference, and, though the championship is out of bounds, a place in Europe is not impossible, as Aston Villa proved last season. Graham will soon reach the difficult bit, when Leeds need to throw off the cloak of defensive security and introduce a more open game. But can this old doe learn new tricks?

LEEDS UNITED (probable 442: N Martyn — A Mayoury, L Rodebe D Wedfords, D Robotson — G Nelly D Hooke Al Hooland ERborn - Hrews

R Warace
DERBY COUNTY '5-1-21 M Poor — G
Power C Daily J Lauran M Caton C
Powel — A Asurona L Caroley D Powel
— F Balana, D Surroge

TELEVISION: Today: Match of the Day, BBC1 10 50pm, extended highlights PREDICTION: A draw with



Nick Szczepanik A newspaper artiested that Roy Hodgson was one of about half-adozen managers in the FA Carling

Premiership whose jobs were safe; not surprising, since Hodgson only took over Blackburn Rovers last summer, and a point today would take them into second place.

Howard Kendall has had the Everton job a similar length of time — but his name was not on the list. This is typical of the way people in my position [third from bottomi," Kendall said, "Whoever is down there at whatever stage of the season is being hyped like I





BLACKBURN ROVERS EVERTON Today, 3.0

have never known before." Defeat at home by Southampton last week was a big let-down even for disappointments, but they have shown a healthy knack of bouncing back, their Merseyside derby win coming days after a CocaThe return today of Slaven Bilic to the defence at Ewood Park after illness will help. So, Blackburn beware. Colin

Cola Cup thrashing at Coventry

Hendry is doubtful because of a knee injury sustained in their disappointing draw at Barnsley. but Chris Sutton, finally called into the England squad, needs one goal to become outright top scorer in Premiership games.

BLACKBURN ROVERS (probable: 4-4-2): T Rowers — J Kanna, S Hanchoz C Handry, G Croit — S Roley, T Snawood, W McKinkey, J Wilcost — C Sultion, K Gelächer EVERTON (possible, 4-4-2): N Southall — E Barrott S Burc, D Watson, A Hindrickin — G Stuan, D Williamson, G Speed, J Oster — D Cadampten, D Frequison Reference P Alcord.

TELEVISION: Today: Match of the Day, extended highlights. PREDICTION: Everton force a face-saving draw.



Peter Robinson Question: which clubs retain unbeaten home records in the FA Carling Premiership? Answer: Manchester Uni-

ted and Arsenal, obviously, Derby County, less — but entertainingly — so. And the fourth? Coventry City. Honest, it's true. Played seven, won two, drawn five, scored eight, conceded six. Fortress Highfield Road. The mind may boggle, but Coventry are on course to escape the drop

The record has to go sometime and perhaps Newcastle United would be a fair bet to do the honours, but these are not normal days for Newcastle, one of



COVENTRY CITY NEWCASTLE UNITED Today, 3.0 (sold out)

those clubs paying their physio overtime. No Shearer, no Asprilla, no Rush — in fact, no strikers at all, which is hardly the ideal way to beat Steve Oprimyic. playing as well as ever. Batty and Lee return after missing the European Cup Champions'

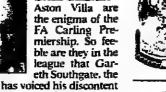
League defeat by PSV Eindhoven, so too, possibly. Peacock, but a fitagain centre forward would be

Newcastle used to have a young striker called Darren Huckerby, but he became fed up playing second fiddle to Shearer and the rest and moved to ... Coventry. Back in tandem with the excellent Dublin, something suggests that he is bound to score

COVENTRY CITY (passible, 4-4-3) & Ograzive
— R Niscon R Strak (3 Green D Burrows — P
Teller TE Sonsett G MeAlfeste, M Hall — D
Hizsketty D Dubler
NEWCASTLE UNITED (passible 3-5-2) &
Green — D Hamilton D Peccode, P Albert — 3
Watson R Lee, D Bathy, J Barnes, J Berestons —
JD Tomasson, K Gilvergie
Referent P Durton

TELEVISION: Today: Match of

the Day, goal highlights
PREDICTION: A draw,



Brian Glanville

captain, has voiced his discontent and suggested he might leave. So focused are they in the Uefa Cup that they are the only British team to have reached the third round. One doubts whether Brian Little, the manager, can explain the dichotomy.

Savo Milosevic will surely be up front again, after his effective performance against Athletic Bilbao in midweek, and his caustic attack on Stan Collymore, his fellow striker, in the Belgrade press. Collymore, who had a nose



CRYSTAL PALACE ASTON VILLA Today. 30

operation this week, locks likely to be on the bench again. Hardly a 17 million bargain. Palace last Monday had much

the better of the first half against West Ham United, especially in the air, but lost the plot before the floodlights failed in the second half. They are a much more effective team away from home, where they can rely on the counterattack.

Pushing Andy Roberts up into midfield, where he does his best work, has helped an attack in which Neil Shipperley is now looking much sharper. Attilio Lombardo, still squeezed for space in the middle, has the technique and the quick reactions to create opportunities.

CRYSTAL PALACE (probable 3.62) K New — A Lington, M Edwards, H Hyddarbon — J Shidh, A Lambards, A Robert, S Rodge C Gordon — N Stepanton, B Oyer ASTON VILLA (archibile 3.5-2) M Boston — R Samour, S Stanton, G Sourgers — 3 Charles, Taylor M Draper F Nelson, A Vingta — 5 M Pagar P. Service P. Servi Referee: Pugnes

■ TELEVISION: Today: Match of the Day, goal highlights.

PREDICTION; A draw.



Mark Hodkinson The executive seats will be as much a focus of attention as the

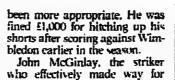
Hillsborough today. Managers-to-be like to take a surreptitious look at their teamto-be, so supporters should watch out for a row of seats occupied by men in long overcoats wearing false moustaches and trilbies.

Among them, depending on your favourite rumour, may be take a breath - Ron Atkinson. Ray Harford, Bruce Rioch, Howard Wilkinson. Danny Wilson. Joe Royle and Tommy Burns. Expect some foreign names to be added before the announcement is made next week.



SHEFFIELD WEDNESDAY **BOLTON WANDERERS** Today, 3.0

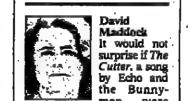
While Wednesday prevaricate, Peter Shreeves will take charge today and has a full squad, apart from the long-term absentees Booth and Atherton. D: Canio had his wrist slapped by the Football Association this week, though his backside might have



Holdsworth, has left Bolton in a £625,000 deal with Bradford City. Supporters will pine for "Super John", reportedly Bolton's bestloved son since Nat Lofthouse.

SHEFFIELD WEDNESDAY (probable 4-4-2 K. Presiman — I Nolan, J Newsons D Walter, M. Persbridge — G. Whitergham G. Pryle, J. Alagarar P. Rud. — B. Castone, 2-6 Lignor SCLTON WANDERERS (probable 4-4-2) K. Brospan — J. Philips M. Fich, G. Bergson, M. Whites — P. Franders, A. Cymrasystom J. Polack, A. Thorneson — N. Blare D. Holdsworth Referrer M. Reed TELEVISION: Today: Match of the Day, goal highlights

PREDICTION: Narrow win for Wednesday Who needs managers



LIVERPOOL

TOTTENHAM HOTSPUR

Today, 3.0 (sold out)

men, were played when Liverpool and Tottenham Hotspur run out today, such is the pressure from certain quarters to give both managers the chop. The reality, though, is that

Roy Evans and Gerry Francis are virtually guaranteed a tenure until the end of the FA Carling Premiership season, if not beyond. Francis, the Tottenham manager, may decide then that he has had enough and

would like to move upstairs.

Should he do so, then brace yourself for a spectacular managerial appointment. The word in knowing corners of the City is that Daniel Sugar, the vice-chairman, has travelled to Italy to speak with Jürgen Klinsmann about a

possible return to England. Sugar has also spoken to Bobby Robson, and his dream scenario is to team the pair. Klinsmann would be given the chance to learn the ropes from the former Barcelona and England man before taking full control.

Evans, the Liverpool manager, has withdrawn Michael Owen from the firing line today, with the experienced Karlheinz Riedle returning. Otherwise, he keeps faith with the team that came so close to overturning a three-goal deficit against Strasbourg in the Uefa Cup.
Tottenham will have a very

interesting line-up. Darren Anderton makes his first start since the corresponding game last season, when he scored an early goal before limping off with the knee problem that has plagued him since. Steffen Iversen could make his first start since August.

However, Ramon Vega is very doubtful with a hamstring injury, and Les Ferdinand is a week away from revuning full training.

EMERPOOL (444) C. James — R. Jones, B. F. Awarrer G. Martico, S. I. Bjorneoge — S. Martiannar I. J. Federappi P. Johnson G. Lington — A. Rede R. Fowler TOTTEKHAM HOTSPUR (DONAS), 4-4 2) - Mulice — Silvar u Scaler, Silvarebell, J Edinburgh — D Anderson, D Hossell, D Gerska Alisarien — C Armetrana, Silvarea Referee: S Last year TELEVISION: Today: Match

the Day, extended highlights. PREDICTION: A LIVETPOOL victory, comfortable in the end

ON MONDAY

Brilliant insights or hopeless guesses? Check our writers' predictions against their weekend match reports



been ignored by Glenn Hoddle, the England

coach, for the friendly against Cameroon next week. On the form he showed in the 2-0 victory over Everton on Sunday. Southampton's fans also will no doubt soon be launching another campaign to have Carlton Palmer restored to the international.

.While victory at Goodison. praisal of Southampton's chances of avoiding relegation, it should at least have given Dave Jones's team the confidence to see off Barnsley with some ease at The Dell today.

David Hirst appears revitalised since his £2 million move from Sheffield Wednesday and his partnership with the talented young striker Kevin Davies, Chesterfield's spearhead in their FA Cup heroics last season, should improve the club's meagre tally of just nine goals from their seven home. games. Their only doubt is the skipper, Jason Dodd, who is doubtful with flu.

Davies, who cost just £750,000 in the summer, was called up to the England Under-21 squad to travel to Greece next week in what would appear to have been an excellent week for the club. Their manager, however, was his usual lugubrious self. The players fully deserved everything they got at Everton but, as ever, people have not given them





SOUTHAMPTON BARNSLEY Today, 3.0 (sold out)

the credit they warranted." Jones said, sounding close to tears. There is no magic wand when sort everything out from day one, but we think we are moving in the right direction."

Barnsley's Clubcall commen-tator could barely contain his excitement vesterday at the prospect of the club climbing to fifth from bottom of the Premiership - yes, fifth from bottom. All they need to do is win at Southampton, and then hope that Sheffield Wednesday beat Bolton and Everton lose at Blackburn. These are thrilling times at Oakwell.

Danny Wilson, the Barnsley manager, has the same squad to choose from that came back to draw against Blackburn last week.

SOUTHAMPTON (probable: 4-3-1-2); P Jones — J Dodd, C Lundelwarn, K Monkou, F Benati — K Richardson, C Pairmer, M Oalviey — M Le Tisaler — D Hirst, K Davies.

BARNSLEY (probable: 4-4-2); D Watson — A Moses, A de Zeeuw, A Krizan, N Thompson — M Bullock, N Recileam, E Trilder, D Barnard — IA Ward, A Leddell Referee: G Ashtby.

TELEVISION: Today: Match of the Day, goel highlights.

PREDICTION: Southernpton to win by two.



Brian Glanville For West Ham United, the most encouraging and promising aspect of their abortive game at home to Crystal Palace last Monday was surely the form

of the new man from France. Samassi. Brought on as substitute at half-time, replacing Dowie before the floodlights failed and brought proceedings to a premature end, he instantly gave new pace, flair and initiative to a previously faltering West Ham With the quick-moving, quick-

thinking Israeli. Eyal Berkovic, making bullets behind them, the new attacking partnership of Samassi and Hartson could cause trouble to a far from concrete Chelsea desence. Even in the 7-1 rout of Tromso in the Cup Winners' Cup on Thursday night, there were a number of embarrassing moments around the penalty box. Tromso's one goal could easily have been

However, going forward, Chelsea can look a majestic team. On this occasion. Gianfranco Zola will probably be partnered by Mark Hughes up front, while the elegance and enterprise of Roberto di Matteo and Dan Petrescu guarantee both fluency and bite in midfield - not forgetting the contribution of Dennis Wise, in especially lively form at the moment, having matured from an elusive right winger into an "all-court"

midfield player. Who knows quite how Ruud Gullit, the Chelsea manager,





will shuffle his pack this time. who knows what effect Thursday evening's game will have on his team's legs, but, as Gullit says. his players have come round to an appreciation of what having a squad implies. Given the aerial threat of Hartson, Clarke, who

came on only as a substitute

against Tromso, may line up

CHELSEA

WEST HAM UNITED

Tomorrow, 3.0 (sold out)

beside Leboeuf rather than Myers. If West Ham can get Andy Impey fit, it would give them more menace down the right flank, where Tim Breacker, a natural attacking full back, is still not ready to return. What the game does promise is sophisticated, adventurous football from both sides. Chelsea start as favourites, but that often does

not mean much in a derby. CHELSEA (probable: 44-2): E de Goey — F Sincler, S Clarke, F Leboud, C Bubeyero — D Petrescu, D Wice, E Nowton, R de Matteo — M Hughes, G Zota, WEST HAM UNITED (probable: 44-2): C Forrect — A Impey, R Fordmant, I Pource, D Unsworth — S Lomas, F Lampard, E Berkonc J Möncur — A Sarrasso, J Harason Referee: G Barber.

TELEVISION: Tomorrow: Highlights on Sky Sports 1, 10pm.

PREDICTION: A narrow Chel-

FOOTBALL SATURDAY

Premiership's spent forces prove that title cannot be bought

t was the best and worst of European nights on Tuesday. 1 There was huge frustration and a real sense of disappointment in the dressing-room afterwards. even though it had been an

IE TIMES SATURDAY VON EMBERI

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exhilarating performance.
There are few things better for a footballer than a passionate game in one of the European competitions. After we went out of the Uefa Cup, people suggested that it might not be a bad thing because we can concentrate on the league, There is a certain element of truth in that, in that the Premiership is Liverpool's primary target, and an intense campaign in Europe can take its toll. But players want to compete against the best opposition on the Continent and our supporters want to experience those special nights at Anfield that have become almost legendary. We wanted to beat Strasbourg,

desperately so, and we could have done, even after our poor performance in France. It was the failure to score a goal there that cost us, but on the night at Anfield we still played well enough to have pulled

all three goals back. I think there is a bit of a myth building up around Liverpool at present. We have had a couple of performances where we have let ourselves down, but after the game in France, which was inexcusable, we played well against Derby County and won comfortably. Then we played well at Bolton and would have won again had Robbie

Fowler not been sent off.

Against Strasbourg, we almost got it right. We scored two and had plenty of chances to have grabbed that elusive third, I had a header saved where the goalkeeper almost defied the laws of physics, Paul Ince and Michael Owen came so

close, and we even had goal-bound shots stopped virtually on the line by our own players. So the signs are good that there is a platform on which to build.

As I have said, it is the league that remains the focus of our attention. Liverpool supporters are used to seeing the championship trophy at Anfield and it has been too long since its last appearance. Strasbourg was a devastating result, but if we don't perform well in the Premiership, it will feel even

It has been said that we must do it for the manager, but there is a simpler truth — we must do it for ourselves. Playing at a club like Liverpool, you must hold the ambition of winning the title, otherwise there is no point being there. It would be cheating the

In saying that, Liverpool have



no divine right to the championship. In the past there were few clubs with sufficient resources and the competition usually came down to a couple of teams, with the odd surprise every few years. Liverpool were always a relatively wealthy club. Now, though, there must be ten, 12, even 15 clubs who have spent many millions in the transfer market, and they can't all win the title.

There are the obvious challengers such as Manchester United, Newcastle and Arsenal, but then sides like Chelsea, Blackburn, Aston Villa, Leeds, Tottenham and

Everton have all spent big money. Look at Middlesbrough. They had vast resources and high expecta-tions and were relegated. There is intense competition in the Premiership and winning the title gets harder every year. The good news, though, is that Liverpool are beginning to play very well at times.

■ Spirits get England tonic I was pleased to be called up into

the England squad yesterday because there is a real spirit building up in the camp. After the result in Italy, the players were really bubbling.

I am looking forward to the prospect of meeting up with the team and the management and going over our achievements in qualifying. There is plenty to talk about, to work on, and the atmosphere is right to do that. We have worked for two years to reach the World Cup finals and all the efforts have come to fruition. There is a sense of satisfaction, but determination also, to build on

that achievement. We have a friendly against Cameroon next week and, while there is no doubt the manager will want to win the game, it gives him the opportunity to experiment a little, to begin to consider some of

his options for France.
On occasions, I believe that too much emphasis is placed on the results in friendly games. Between now and the summer, the results don't really matter - what is important is that the manager takes something positive from

I watched Brazil beat Morocco by only two goals - and those late in the game - and, being critical. you could have said that it was a bit of a surprise. But the Brazilians have reached the finals and they are now working towards peaking in June. That is exactly what Glenn Hoddle will be doing. Cameroon are a bit of an unknown quantity and the fixture, for the manager, will provide the chance to do some work, possibly a little experimenting. It may be that England don't run up the cricket score that some people will expect at Wembley, but I am certain that

will not be the primary objective.

There will certainly be great determination in the side. The result in Italy has fired everyone's imagination and there is a real sense of purpose within the squad. Everyone wants to be involved. everyone wants to play and everyone is desperate to prove himself to remain in the side, and that is a good situation to be in.

■ Splitting sides at split ends
The highlight at the training ground this week was undoubted ly a dodgy video that Neil Ruddock brought in. It turned out to be a tape of an advert being aired on Irish television and the star was ... Jason McAteer

The lads were in stitches because it is for Wash and Go shampoo, Jason tried to keep it quiet because it has not been shown over here yet, but he can't escape from Razor's clutches that easily.

Jason had to take a lot of stick. but he just laughed with the rest of us. The highlight of the advert is undoubtedly where he runs his fingers through his flowing locks to show how shiny his hair is.

STEVE MCMANAMAN

FA CARLING PREMIERSHIP (Last week's position in brackets) 1. MANCHESTER UTD (1) 13 28 +22 **W2** 3 O 6-3-1 2. ARSENAL (2) 13 24 +142 0 15 2 4 1 12 12 4-5-1 3. BLACKBURN ROVERS (3) 13 24 +12 :3 2 13 0 10 **D2**. 1 3 4-5-1 4. CHELSEA (5) 12 22 3 W1 +12 8 3 19 10 0. 6 - 1 - 35 LEICESTER CITY (4) 13 22 +6 3 3 11 2 **D1** 1 7 3 1 4-3-3 6 6. DERBY COUNTY (7) 12 20 W₁ +7 `4 2 0 14 2 0 4 8 6-2-2 7 LEEDS UTD (8) +3 W1 13 20 6 2 10 5-1-4 1 8. LIVERPOOL (6) **D1** 2 12 19 +8 5 4 5-3-2 9. NEWCASTLE UTD (19) 10 2 D2 10 17 12 11. WEST HAM UTD (11) -3 10 15 12. COVENTRY CITY (15) 13 2 8 2 3 2 8 2-6-2 W1 1 13. CRYSTAL PALACE (12) 12 15 -2 0 2 3 3 8 2 9 6 3-3-4 W1 **14. ASTON VILLA (13)** 13 -7 6 11 2 1 4 8 L1 -6 3 2 15 TOTTENHAM HOTSPUR (14) 13 2 7 2 10 0 4 4 3 W2 13 -7 3 9 9 0 5 4 11 16. SOUTHAMPTON (18) 13 4-1-5 12 3 -5 L1 12 2 3 2 7 17. EVERTON (16) 1 3 11 11 0 D1 12 3 3 2 7 13 1-5-4 -6 1 4 1 3 18. BOLTON WANDERERS (17) 1 2 D1 0 19. BARNSLEY (20) 13 10 6 15 -26 2 3 8 12 0 2 10 23 2-2-6 L3 13 5 20. SHEFFIELD WEDNESDAY (19)

SCORERS

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	PHEMIERSHIP MANAGERS	
Man	agers past and present since inception of Premiership	Manag
Arsenal	G Graham, S Houston (c x2), P Rice (c), B Rioch, A Wenger	and S
Aston Villa	R Atkinson, B Little	Jul 14
Barnsley	M Machin (D1), V Anderson (D1), D Wilson	Aug 2
Blackburn Bolton	K Dalglish, R Harford, A Parkes, R Hodgson B Rioch (D1), R McFarland, C Todd	Aug 31
Chelsea Coventry	l Porterfield, D Webb, G Hoddle, R Gullit B Gould, P Neal, R Alkinson, G Strachen	Sep 11
C Palace	A Smith, D Bassett (D1), S Coppell (x2) + (td)	Sep 25
Derby	A Cox (D1), R McFarland (D1), J Smith	344 23
Everton	M Walker, J Royle, D Watson (c), H Kendall (x2)	Oct 6
Leeds Utd	H Wilkinson, G Graham	
Leicester	B Little, M McGhee, M O'Neill	Oct 8
Liverpool	G Souness, R Evans	į
Man Utd	A Ferguson	Oct 22
Newcastle	K Keegan, K Dalgish	
Sheff Wed	T Francis, D Pleat, P Shreeves (c)	Oct 29
Southampton	l Branfoot, A Ball, D Merrington, G Souness, D Jones D Livermore (c), O Ardiles, G Francis	Nov 3
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L	DEPARTURES	
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5	Micky Adams (Fulham) parted company Brian Horton	Derby Everton Leads
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WEEKEND MATCHES

Bell's Scottish League Premuer dhiston (40) Heans v Hiberruan (41) Mothenwell v Kürnamock (42) Rangers v Celto (43) Si Johnstone v Dunismit

(44) Ayr v Hamikon (45) Falkrit, v String (46) Greenock, Morion v St Mirren

88cona orwano (49) Brechin v Strantaer (--) Chyde v East Fde (--) Chydebank v Forlar (--) Inveness CT v Sternousemu (--) Oueen Ol South v Livingston

DR MARTENB LEAGUE: Premier discussier v Helescuen; Gresley v Alt Kurg's Lynn v Batri Menthy v Nuroaton; 3 v Burton Alban, Sittingbourne v Bromse Leonards v Durchoster Middend division: v Paget R. Snepshod D v Evesham, VS

(47) Partick v Airdne (48) Raith v Dundee . .

Third division - Albion v Ross County

TODAY Nick-off 3.0 unless stated FA Carling Premiership (1) Blackburn v Everton (2) † Coventry v Newca (2) † Coverny v reading (3) Crystal Palace v Aston Villa
(4) Leeds v Derby
(5) † Liverpool v Totlenham
(6) Shefileid Wednesday v Bolton
(7) † Southempton v Barnsley . . Nationwide League First division

(8) Birmigham v Norwich

(9) Bury v Porismouth

(10) **Crewe v Ostord Utd

(11) Middlesbrough v Queens Park Rangers

(12) Reading v Stockport

(13) Stoke v Wolverhampton

(14) Sunderland v Nottingham Forest

(15) Swedon v Bradford

(16) Tranmers v Port Vale

(17) West Bromwich v Charlton

P W D L F A Pin Wrenham Boumernot Chesteriel Blackpool Bristol Rov Grensby. Wycombe Fulham Wigan Preston Burnley Luton ... Plymouth Walsall Brighterii Brighter (2.30): First Town v Prayader Town v2.30; TNS v
Havestorcherest (2.30), Weishpoot v Carrsvs (2.30).
NMRNOFF MISH LEAGUE: Premier division:
Ards v Glentoran, Colerane v Crusaders,
Glensorn v Cititorwice, Baltymens v Linkeld,
Omagh v Porladown First division: Bangor v
Carrios, Disaliery v Newry Larne v Bellyridare:
Limavedv Util v Dungamori Swifts
FAI HARP LAGER NATIONAL LEAGUE: Premier
division: Deny v Drogheda (7.30), Nitherny v St
Painck s Ath (7.30), Sigo v First Harps (7.30),
HIGHLAND LEAGUE: Cove v Clachnacuddin;
Fornes Mochanes v Hunly Lossemouth v
Deveronvalo (2.15) Namr County v Buckle Thistle
FAI LMBRIO TROPHY: Second qualifying rounds
FAI Baldock v Corby Basingstore v Wirrey Tn,
Berhamstad Tn v Worcester Cry Billerican,
Town v Workingham, Ashrord v Raunds
T, Baldock v Corby Basingstore v Wirrey Tn,
Berhamstad Tn v Worcester Cry Billerican,
V Forest Green Bognor Regis v Checham, Bromery
V Netherson Cembration Cover Delicrican 1 miro avision (30) Bamel v Doncaster (31) Brighton v Rotherham (32) Cardiff v Torquay (33) Hull v Shrewsbury (34) Leyton Onent v Chissiar (35) Macclesfield v Carrborough (36) Marsheld v Scarborough (37) Notis County v Exert

> TOMORROW FA Carling Premiership Nationwide League Bell's Scottish League

Dundee Utd v Aberdeen



Statistics compiled by Julian Desborough

Manage and Sc

French leave pays off

Thierry Lacroix, the Harlequins fly half, left his homeland in

order to fulfil his rugby career

hroughout the 13 years that he played for Dax, Thierry Lacroix cannot remember an occasion when he was on the winning side against Toulouse. Today offers a rare opportunity to make up for that deficiency, when Lacroix appears in Harlequins' multicoloured hue for the Heineken Cup quarterfinal against the French champions, in the city where he spent four years studying.

This, though, is a different. more serene Lacroix than the youngster who spent five years on the fringe of the France national team before being allowed into the inner sanctum, who played centre, fly half and wing, who was sometimes the goalkicker and sometimes not. The lively intelligence is obvious with every lift of the eyebrow, the cheerful grin that breaks out with abandon - despite the little stitched nick on the forehead, the result of the stern encounter with Gloucester last weekend.

Then, Lacroix confessed to a certain volatility; now he has become the philosopher, one who can shrug off differences of opinion with his national federation because of the contentment that he finds in his life in London. It is, shall we say, one of those delicious ironies that professionalism has allowed individuals like Lacroix and his countrymen Laurent Cabannes, Philippe Sella and Laurent Bénézech to make a far greater exploration of the rugby world than he ever did in

France's semiamateur days. 'I belong to "Maybe it is a generation ing of my mind, that I no longer which is used worry so much to working about things that used to anand playing' nov me." Lacroix said. At 30,

he and Carole, his wife, and their six-monthold daughter, Noemie, feel at home in a country that, history France. "I hated the English before and I was wrong ... I feel something for England now," he said. "The spirit is good, the people are friendly and in Toulouse I will forget I am French."

Lacroix's birthplace Nogaro, halfway between Toulouse and the Atlantic coast, but he grew up in Saint Paul-les-Dax, just outside the main town of Dax in the southwest corner of France. He and Pascal, his twin brother, were rivals in everything and Thierry — the older by 20 minutes believes that fraternal competition forced him to the heights he subsequently achieved.

"It was always a challenge," he said. "At school he was a better student than me. we joined the rugby club together and, at 17, he played for the first XV, but they didn't ask me. I was a bit jealous but that was good because it pushed me on. When we took the baccalauréat I passed and he didn't. He used to be faster





and taller than me, but then I became the faster, bigger one. We played together throughout all the French representative teams, except the seniors." The brothers went into part-

nership as physiotherapists in Dax. Thierry spent four years in Toulouse to earn his diploma, years in which he resolutely out his career before his sport. Despite the blandishments of Jacques Fouroux. then the national coach, Lacroix turned down three summer tours so that he could concentrate On examinations.

I belong to a generation which is used to working and playing rugby," Lacroix said.
"I keep in contact with Pascal and my job, even though I'm a professional player. It's not possible for me

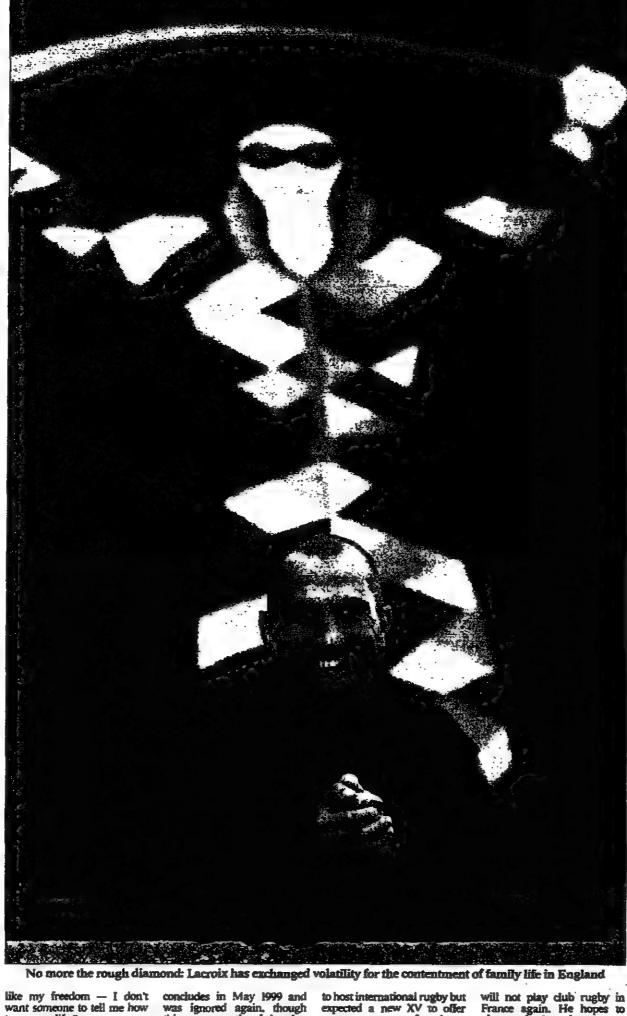
just to be a rugby player, I'm not used to it. Maybe young players can fo cus only on the game. I can't." But the game has offered him the chance to ex-

pand, from the

quiet comfort of Dax where, on his own admission, he and other internationals such as Olivier Rouman heroes, to the physical rigours of South Africa and the different culture of England, Forty cans and a record number of points scored for France including those which made him the leading points-scorer of the 1995 World Cup brought the world to his door.

The approach to play for Natal, South Africa's leading province, forced Lacroix to a difficult decision: "I left to find another challenge, I didn't know if I would succeed. A new country, new language, building a new life. But it's the same as anything in life. If you are in competition and you can't prove you are the best, things don't happen.

"In South Africa I learnt about the physical side of the game and, above all, I learnt about the professional attitude. It was the mental approach to the game. In France, players are not professional in their mind, not yet. I knew when I went there that France would not want me to, but I



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to run my life."

The French federation declined to pick Lacroix while he was overseas and, when he returned from Durhan late in play B-team rugby and suf-fered a poor interest season in consequence. Last season he joined Harlequins on a three-year contract that

was ignored again, though this autumn the federation sniffed the wind and relented, Lacroix and Cabannes returning to play for France in the

Latin Cup last month. It was an instructive experience. The French won the competition but were jeered off after every game in the provincial centres of Auch, Lourdes and Tarbes, who were proud

> A perfect combination of smoothness and strength, with a subtle

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more: speciators referred, not always with admiration, to les

They are jealous of the players who have gone to England, because they don't understand why we went," Lacroix said. "They are right happy where we are."

play a further three years when his present contract ends, either in England or South Africa. He is furthering his physiotherapy studies to achieve the additional qualifications that will allow him to practise anywhere in the world, but already he has broken the mould and life is

the sweeter and fresher for it. series of injuries to the club's props. Phil Greening, another England hopeful, has withdrawn from the game with a thigh injury, the minimal comfort for Gloucester being that their opponents will be without Diego Dominguez at fly half

because he is playing for Italy against South Africa in Bologna. Andre Snyman and Dick Muir form a new central pairing for South Africa, who move on to France next week. Australia arrive in England on Monday after fielding an unchanged XV against Argentina, whom they beat 23-15 last weekend, in Buenos Aires tonight.

Big chance to stage from face in face in the sting drowsy Wasps into life.

to sting drowsy Wasps into life

Vasps have lost three successive and it has cast a shadow over my first week as England captain. Tomorrow. against Brive, we have just the sort of game to demand a performance of the highest quality - the sort of performance that, in our last three Allied Dumbar Premiership games, we have not come

If we do not bring out our marter-finals of the Heineken Cup, then everything that we did in emerging unbeaten from our pool matches will have been for nothing. Perhaps that run of games

has been part of our problem in recent weeks, but it is also true to say that we have suffered injuries in key positions this season that we did run-in to the league title. We have also made an

incredible number of basic mistakes, and the discipline and consistency that were halimarks of last season have gone. Also our tackling, which gave us so strong a base a year ago, is not so good this year. We will have to recover the attention to detail that made us such a force but, at the same time, we know that what was successful last season won't guarantee further suc-

Other clubs have worked out what made us tick — it would be disappointing if they hadn't, because it would mean they were not doing their lobs as professionals but there is also an increased desire, ambition, hunger for ucross scross the board in the Premiership. The stakes are high, there is pressure on certain clubs to start reaping the results of substantial investment, and it's no great surprise that the two clubs who have made the biggest outlay - Newcastle and Sara-- are receiving some

There will be a lot of jackey ing for position and I can't see any one club establishing an' outright lead that lasts from start to finish. That should make for an entertaining competition and it is a comfort for us that we had a similar bad spell last season and still turned the corner. We are not so far away from winning and there would be no better time to return to form than

tomorrow. This week we have spent hours analysing Brive's ap-proach. What has amazed and pleased me about Brive is that certain of their individuals decided after last season's European success to look after themselves and move else-where, but they have maintained an experienced French nucleus and seem even stronger than before. There is much to be admired in that

They have good play-makers in Alain Penand and Philippe Carbonneau at balf back and a back line brimming with internationals. Penand is such a good kicker of the ball that he belies the theory that French teams don't kick much. They also have pace on the wings and they give the ball width, as they did in the opening minutes of last seaon's final against Leicester. Not only that, they are strong enough in the set-pieces to

allow them to vary the game. We have to find an appropriate response to that and although we scored 77 points against Toulouse last season. I don't think we can draw too won the pool when they came to Loftus Road and we were already out of it whereas tomorrow the winner takes all Toulouse may have thought they could rest easy but this time the mental approach of both teams will be entirely different. Brive have laid to rest the

theory that French teams do not travel well, having gone to Bath and lost narrowly and then drawing at Pontypridd, and they will arrive, quite rightly, with plenty of confi-dence. What they will remember, from our game with Toulouse, is that on our day we can beat anyone.

much comfort from such a

result. Toulouse had already

There is no horizon in sight at the moment, games come fast and furious, bigger and





tornado of interest being taken in England, New Zealand, the world? best team, have arrived, people are still recall-ing the success of the Lions in South Africa. It is a purple patch of excitement to which people can look forward.

a little bit more about England as they begin an avecome series of games. not just the captain but the new players and the new management. The interest en tends beyond this country: there have been requests for interviews from France, from New Zealand, and I have tried hard to keep focused on the rughy, on playing well for the club this weekend.

However, glancing through the papers I did see a figure of £200,000 reported as the asking price for Tim Stimpson. who has been put on the transfer list by Newcastle. It's not good for club or player when contractual issues are debated in public and, from Tim's point of view, it's unwelcome attention and publicity at a time when he needs to concentrate on his game and demonstrate his fitness.

England need to pick people against Australia who are playing well for their club and I certainly wouldn't want my contractual arrangements to interfere with my England playing career.

While I acknowledge the fact that clubs are the paymasters. I feel that a compromise needs to be struck between the player and his club, bearing in mind the player's career is driven — or should be — by the desire to play for his country. But for us, at Wasps, that desire must be postponed; we are focused on Brive, we have Alex King fit to play once more at fly half and advance his England claims and we are dedicated to reaching the semi-finals.

NONE of the home unions will take part in the Peregrine Hong Kong sevens next March, finally conceding the possibility of proper preparation (David Hands writes). Indeed, England have gone further by announcing yesterday that no national VII will be fielded until after the 1999

World Cup.
"Realistically, there is no way we could send out a strong enough team to compete in these events." Clive Woodward, the England coach, said. "When players are released to England, we will be focusing solely on the World Cup. With that in mind, the

England kick sevens into touch

only sensible option is to put sevens on hold until after 1999." In 1981, Woodward was a member

of the Barbarians team that remains the only side from the northern hemisphere to have won the Hong Kong event, as was Les Cusworth, who, with Andrew Harriman, has relinquished responsibility for management of the national sevens squad. Cusworth coached the England team that won the World Cup sevens in Edinburgh four years ago.

"Seeing those two wings reminds me, pass the Hen."

Woodward has problems enough in his present situation: Tim Stimpson is unlikely to play for Newcastle in their European Conference quarter-final against Castres tomorrow, leaving England short of an in-form full back and goal-kicker. Stimpson has not played for a month because of a thigh injury and, though Newcastle will not confirm their XV until just before the march, his prospects are said to be slight. Garath Archer, who could partner Martin Johnson at lock against Australia at Twickenham next Saturday, has a dead leg and may be rested, while Va'aiga Tuigarnala has been troubled by a dislocated thumb. However, Newcastle, to their credit, are taking the Conference seriously and are keen to win it.

Gloucester play Stade Français in Paris without the influential trio of Mark Mapletoft, Chris Catling and Scott Benton, while Peter Jones has been drafted into the front row after a

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RUGBY UNION

England's finest face stern test in quarter-finals

weekend, rugby of the highest quality abounds. Each of the Heineken Cup quarter-finals, two in France and two in Eng-land, offer their own fascination, New Zealand begin their tour in Llanelli and even the two Allied Dunbar Premiership games on offer have a specific appeal because tomorrow evening the England selectors will mull over their XV to play Australia next

The state of the s

Saturday By then, three French clubs could have reached the Euro-pean semi-finals. Indeed, it is by no means beyond belief that England's four qualifiers will have departed the tournament, given that the Wales selectors gave Robert Howley an added incentive to play well for Cardiff against Bath this afternoon, by omitting him

By DAVID HANDS TURBY CORRESPONDENT from the XV to play Tonga. It would be a stark commentary

The hardest task probably

on English standards.

falls to Harlequins, who visit Toulouse, the 3-1 tournament favourites, who will be reinforced by the return of Emile Ntamack, that lithe wing who has missed most of this year through injury. "They have their weaknesses and I know what they are," Thierry Lacroix, the Harlequins fly half, said. Recognising weakness is one thing, exploiting it another, but Europe is a different kettle of fish from the hothouse of domestic rugby.

All eight quarter-finalists will go out to play an open game rather than suffocate their opponents, with good

Boobyer's chance to make a mark

BY DAVID HANDS

BY DEFINITION, the first match of a New Zealand tour evokes the spirit of the past. That they play at Stradey Park today against Lianelli creates even more romanticism, aithough those Weish players having to face a team being fine-tuned for an inter-) national may beg to differ. In a week, New Zealand

play Ireland in the first of their four internationals on this tour and today's XV is near to full strength since John Hart, the coach, wants to ensure match practice for his best team, some of whom have not played for a month. However, Sean Fitzpatrick, the captain, has withdrawn to rest his recent knee injury for a further period, and Norm Hewitt will hook and Justin Marshall will captain the side from scrum half.

Perhaps the strongest element in Lianelli's topsy-turvy season has been Neil Boobyer in the midfield. If he can make good against Frank Bunce and Alama Ieremia, then the Wales selectors can add him to the list of prospective international centres, behind Scott Gibbs and Allan



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Wyait: Wales newcomer

FOOTBALL

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Rooling: Billingham Town v Durston
Federation; Consett v Billingham, Crook v
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Penath: Shidon v Tow Laur South Start v
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division: Beckenham v Cantarbury. Deal v
Crockenhall: Folkestone Invicta v Fowerham.

CROBERTAL: POSSELLINE BRIDGE Premier division: Backwall v Brislington; Bndgewall v Cahne; Barsstaple v Westbury; Chard v Paulton R; Keynshem v Bideland; Odd Down v Brisslo Manor Farm.
MINERVA SPARTAN SOUTH MIDLANDS LEAGUE: Premier division south; kellington v Coddosters.

Bateman, but alongside Dafydd James. Both Boobyer and James play for Wales A against the All Blacks next Tuesday, as does Gareth Thomas, who was named yesterday in the Wales team to piay Tonga at Swansea on November 16. Thomas replaces Garan Evans, the Lianelli wing, who has damaged a collarbone

The main debating point in the Wales team is the inclusion of Paul John at scrum half ahead of Robert Howley. John will partner Neil Jenkins with young Gareth Wy-att at full back, which should prove to Pontypridd that someone loves them.

It is a sensible move on the part of Kevin Bowring, the Wales coach. Howley has been playing his way back to form after a delayed start to the season caused by the severe dislocation to his shoulder suffered in South Africa, while John was an integral part of the team successful in North America. "Rob is obviously a vital member of our squad, as is Paul, and both will play a significant part in the buildup to the World Cup." Bowring said.

Jenkins is restored to the position that he favours. Wyatt. 20, is the only newcomer and moves from wing to full back to cover for his club colleague, Kevin Morgan, who is injured.

WALES (v Toega); G Wwait (Pontypridd); G Thoras (Bridgend), A G Bateman (Richmond), I & Gibs (Swanssel), N K Walter (Cardiff); N R Jentikes (Pontypridd), P John (Pontypridd); C D Loader (Swanssel), B H Williams (Richmond), D Young (Cardiff), B Moore (Swanssel), M J Young (Cardiff), B Moore (Swanssel), M J Young (Cardiff), B Marians (Saint), Belliams (Cardiff), B M Williams (Cardiff), S C John (Cardiff), J M Humphreys (Cardiff), S C John (Cardiff), J M Humphreys (Cardiff)

reason considering the quality of player involved. That will suit Harlequins, who have scored 21 tries in their six pool games against the 25 registered by Toulouse, Such figures, however, do not match those of Wasps, who scored 31 tries in their pool games. Their critics will say

pool, contained no French opposition and, in any case, ask what has happened to Wasps' form since then. Tomorrow, at Loftus Road Wasps must show that their Premiership form has been an

aberration against the most demanding of opponents, Brive. The Heineken Cup holders have no injury worrie and no external distractions even though some of their players will be called away by France over the next fortnight to play against South Africa.

Wasps, by comparison, have struggled to reach last season's heights and will breath a sigh of relief that Alex King, the fly half, has recovered from keyhole surgery on knee ligaments.

At the same time, Wasps, will scrutinise closely the crowd figure. Ticket sales suggest a record attendance of 12,000, which would make the absence of top-class club rugby over the next month all the more frustrating. When representatives of the Rugby Football Union and the English Rugby Partnership clubs met this week - among them Charles Levison, QC, from Wasps, and Donald Kerr, from Harlequins — they agreed that a strong professional club game demanded

Leicester, at least, acquired the try-scoring habit with 14 against Glasgow last weekend, but tomorrow they must overcome Pau at the Hameau Stadium for the second year running. Pau at home are a different proposition from the side that has played mediocre rugby in its away pool games and it will be surprising if the controversial Frédéric Torossian, who has attracted his fair share of adverse publicity, does not try to upset Waisale Serevi around the base of the scrum.

"habit-forming" rugby.

Leicester, give Fritz van Heerden, their South African lock, his debut just two weeks after he helped Western Province to win the Currie Cup. Bath, too, came up against Cardiff in the tournament last season, but then Cardiff were on their own ground and Bath had failed to include a goalkicker in their XV. They lost 22-19 and their form this season has been sufficiently uneven to suggest that, even at home, they cannot guarantee



Radlinski, high on the terraces at Central Park, is a Great Britain stalwart but remains a Wigan fan at heart

Radlinski tackles task head on

that could be paid to Kris Radlinski is that he tackles like an Australian. opponent will be stopped and the body does the rest. Whereas Martin Offiah lives for scoring, Radlinski gets his pleasure from shuddering challenges that prevent tries. For the skinny kid who was declared too small for the Wigan schoolboys' team, the

big hits come naturally. On the wing, at full back or at centre, where he will stand for Great Britain against Australia at Old Trafford today, Radlinski is often the unbreachable wall in defence. In the centre for Wigan, alongside Gary Connolly, whose formidable tackling is the biggest singular loss to

Britain in the present series, they patrol the defensive line like a couple of reef sharks. Yet what Radlinski and Connolly do is largely alien in the British game. Andy Goodway, the Britain coach, said: "Australians know that defence wins matches. There is so much fear of missing the

Christopher Irvine speaks to the Wigan utility back with a devotion to defence

automatically get into position. Once there, they're out of trouble and the tackle can be made, which hasu't been the case with us at club and international level." Radlinski's explanation for

his defensive prowess is that he prefers tackling to being tackled. "I'd sooner get someone running at them than me running at them with the ball." he said. "In a way, it is better than scoring tries, because you get the plaudits of your team-mates, which is

the opinion I count on." There is nothing of the showman about Radiinski. He scores his fair share of tries and is predatory when an opportunity is presented. There are quicker centres, although few quite so dedicated to defensive duties and fashioning the half-break. He saw less ball than the rest of the back line in the opening match between Britain and Australia at Wembley last

ably more tackles - all 19 on

Yet Radlinski is softly-spoken, a 21-year-old who looks as if butter would not melt in his mouth. Eric Hughes, his coach at Wigan this season, supplied the memorable phrase that any mother would be proud for their daughter to go out with him.

Born in Wigan, of Polish descent and an ardent supporter at Central Park, his size, at first, counted against him. A Charles Atlas workout could not have worked better. "I was small compared with other lads who were selected for Wigan schoolboys at 16," he said. "When they went training Thursday nights, I'd go to the gym or do some sprinting to build me up. It was the same when I missed out on the Britain Academy tour in 1994. I just dedicated that summer to training."

offer him professional terms. but so great was his wish to represent Wigan that he played as an amateur for a year before the club made him an apprenticeship offer. Radlinski broke into the first

team in the 1994-95 season and earned his spurs when Va'aiga Tuigamala dropped out of the Premiership final and he scored three tries in the defeat of Leeds at Old Trafford. He had made only 28 appearances for Wigan he was called up by England for the 1995 World Cup.

Radlinski's committed approach and willingness to learn are the attributes necessary for Goodway to build a competitive Britain team for the World Cup next year and beyond. Some players regarded the one-sided world club championship as a pointless exercise. Not Radlinski.

"It re-doubles your commitment to do well," he said. You know that you're going to have to do something special to beat Australian sides. We've got to match them on Saturday ... and defend our line like our lives

RUGBY LEAGUE

SIMON WILKINSO

Britain must step on gas to stay alive

By CHRISTOPHER IRVINE

SENIOR ranks in the Great Britain camp have bristled at a suggestion by Australian journalists that the credibility of the international game rests on the result of the second British Gas match at Old Trafford today.

Joe Lydon, the Rugby Football League (RFL) technical director, said the match "gives us the chance to exactly assess where we are in the standings of international rugby league. If that means the game's credibility, then yes."

A win for Australia today would assure them of their swelfth successive series triumph over Britain since 1970. In the 38-14 defeat at Wembles last Saturday, Britain had the plot and no gunpowder. If they can channel explosiveness into their game today, the forecast embarrassment might not materialise.

If anything, though, Australia look more formidable, with Nagas and Sailor, burly and athletic, acting like bookends on the wings. So much talent is compressed between them that Britain could shut out Daley, who scored three tries at Wembley, and still be swamped.

Britain's defence must be solid, and there can be no repeat of the elementary errors that led to three of Australia's tries last week. And when they have devised a way of slowing the opposition at the rucks, by fair means or foul, the imagination needs to flow at half back via Farrell and Goulding. Robinson, with a freer role on the wing, is Australia's biggest danger.

GREAT BRITAIN: P Ascheeon (St Helena);
J Roburson (Wigan), K Radishaki (Wigan),
P Memione (St Helena), A Hunte (St Helena); A Famel (Wigan, captan), R Goulding (St Helena), B McDermott (Brad-tord), J Lovees (Bradtord), P Broadberti Gheffield), A Morley (Levels, C Joynt (St Helena), P Southorpe (Warmpton) Sub-mittudes: S Long (St Helena), S Haughton (Wigan), M Forshaw (Bradtord), S Mc-Namera (Bradtord).

AUSTRALIA: D Lookyer (Brebane): K Magazi (Carbona): A Esperimento Cioni Magara Cardonas, A Biangstreament, Lorula), B Mullins (Cardona), W Sallo (Brebane); L Daley (Cardona, captain), Gower (Pernith); W Stevens (Coroulta), Wassers (North Queentland), B Thom (Brebane), M Adamson (Pernith), G Tall (Brebane), D Smith (Stribane), S Distributed, B Richard

Chok and Lai hit Scotland for six

THE result, Craigengower Cricket Club 24 Scotland 19, looks like a substantial surprise, but some of the best players in Hong Kong are in the unlikeliest of places (David

Rhys Jones writes). Tony Chok, the Craigengower skip, is a brother of Philip, who lost to David Bryant in the final of the world indoor singles championship

GUIDE TO THE WEEKEND FIXTURES

With Willie Lai at lead, Chok recorded a notable victory in the ninth round of the

Manulife Hong Kong Inter-national Pairs Classic at Kowloon, showing David Gourlay and Graham Robertson how to play a tricky end rink.

Another giant-killing feat was performed by Frank Hambly and David Le Marquand, of the Channel Islands, who toppled the holders and section A league leaders, Gerry Baker, and Neil Burkett, of South Africa, 18-14. Andrew Wills and Stuart Airey, of England, lost to Brian Baldwin and Bruce

New Zealand, England, Kowloon Bowling Club, and the Hong Kong Bowling Association are certain to qualify for the quarter-finals from section B.

South Africa are through from section A, but the Channel Islands are hoping that Scotland, Wales or Australia will slip up in the final roundrobin session this morning.

ROWING

Redgrave drops out of Leander crew

JIM HOPKINS will be a proud man today (Mike Rosewell writes). At 9.45am, as chairman of the Fullers Gröbler, has substituted Matt McQuillan, a 1996 British Fours Head, he will supervise as 550 crews cover the Mortlake to Putney championship course, making this the largest number of crews in a single, one-start race in the world.

The event was started in 1954 by the Tradesmens' Rowing Club Association and, of the founding committee, two remain - Sid Clay, the former chief timekeeper and now president, and Hopkins himself.

Steve Redgrave, who "has no idea how many times he has won the fours head", will be one notable absentee from this year's 44-mile event. With

international, in this year's world champion coxless four. which will start, as Leander II. in fifteenth place. Leander 1. which leads off the field as a quad scull, includes Rob Thatcher and Ben Hunt-Davis, the world championship

The successful women's world championships squad, coached by Mike Spracklen, is out in force, so watch for crew No 421. Marlow/Thames I, in a quad that includes the Batten sisters, Miriam and Guin, with Elise Laverick and Miriam's world championship silver medal-winning partner, Gillian Lindsay.

Millwell (11.0): Norwich v Leyton Oreant (11.0): Portsmouth v Southend (11.0): Totlennem v Ipswich (10.30): Westlord v Gälingham (11.0): West Ham v Queens Perik Rangers (11.0). Second division: Bournemouth v Brentiand (11.0): Bisstof Rovers v Breated (17.0): Ecitohesier v Southenspoten (12.0): Reading v Totlenham (11.0). Swindon v Codord Utd (11.0): Windledon v Barnet (11.0): Wycombe v Brighton (11.0) but Bon'to Library v Totlenham (11.0). Swindon v Codord Utd (11.0): Windledon v Barnet (11.0): Wycombe v Brighton (11.0). Enfield Cof v Old Tensonians. Southerper AMATEUR LEAGUE West Widdham v Couch End vernophie; West Widdham v Couch End vernophie; West Widdham v Couch End vernophie; Nameron v Lloyds Bank, Motland Bank v Old Owers: Old Partonians v Old Salestans v NatWest Bank; Kew Association v Merton. Old Westmirster Circ v biss; Alleyn OB v Bank of England; Old Bromisens v Bourngain Olympic. ARTHURNAN LEAGUE: Premier division: Carthusans v Foresters; Crignellians v Handonians v Foresters; Crignellians v Handonians v Reading Town; Cour v Perins (19.0). It's music to your ears. sound without trailing wires or

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Feitham; Cranleigh v Bedlont; Famham v Cobham; Hartley Wintney v Merstham, Neisherne v Westlield; Waton Casuals v Raynos Park Vale.

NORTH WEST COLUMTIES LEAGUE Final division; Altherton LR v Danver; Buscough v Marne Road; Hastingdon v Prescot Cables; Hollier Old Boys v Glossop North End; Kridsgrous v Cifferoe, Mossley v Atherton Collieries; St Helens v Ranssportion; Saltant v Blackpool Rovers: MORTIA WEST COLIMIES LEAGUE First division; Albreton LP V Denver, Burscough v Mane Road; Hastingden v Prescot Cables; Hollers Old Boys v Glossop North End; Kristgrove v Crifferoe, Mossley v Ameriton Colleries; Si Helens v Ramsbotion; Sallord v Blackpool Rovers; Vuontat GM - Charlottat Nescalla Tom v Rossendale.

ESSEX BENGR LEAGUE Prantie: division; Burnhem Ramblers v Concord Rangers, East Harm v Basiston U, Illord v Bowers; Hulbridge Sports v Saltron Walders; Sewholdgeworth v Eton Manor, Stansted v Great Waleering; Southend Manor v Burnhem.

BANGY'S BREWEN LEAGUE Pranties division; Blowich S v Briefley His T, Bustletoime v Malvern T; Cradley Town v Wolverhampion C; Kington Town v Salferd T, Ludlow T v Etingshalt; Lye Town v Gornal A; Stourport S v Darloston; Westfields v Trividale; Wolverhampion C; Kington Town v Salferd T, Ludlow T v Etingshalt; Lye Town v Gornal A; Stourport S v Darloston; Westfields v Trividale; Wolverhampion v Walsel Wood Jewson Enstern Course v Southers (Histon v Tiptree, Neumarket, Helstend v Sudbury; Herwith and Parlession v Diss; Histon v Tiptree, Neumarket Lymington v Bernetton Healt, AFC Neutoury v Toton; BAT v Windome, Brockerhysist v Bourremouth; Coves Sports v Andown; Eastlegh v Thatcham Town; Gospont v Downling, Portamouth; Coves Sports v Andown; Eastlegh v Thatcham Town; Gospont v Downling, Portamouth; Coves Sports v Andown; Eastlegh v Thatcham Town; Gospont v Downling, Portamouth; Coves Sports v Andown; Eastlegh v Thatcham Town; Gospont v Downling, Portamouth v Christelmich; Ryde Sports v Whitcharch, LH-LSPORT UNITED COUNTIES LEAGUE. Premier division: Buckingham v Cogenhor; Finesbury v Kempaton; Ford Sports v S and L Corby, Hollegech v Uesbactouch; Northern Botton Buckingham v Cogenhor; Ford Sports v Walshipponught.

Statioid: Wooten v Long Buckby, Yaxlay v Wellingborough: INTERLINK EXPRESS ALLIANCE: Blowwith Town v Kings Norten; Boldmers St M v Chasetowerh. Bridgmorth v Persial V; Halestowen H v Rushall C; Knypersley V v Oldbury, Rocester v W Mid Police, Sandwer V Persiance T. Shape I v Willenhalt; Stapenhalt v Stapenhalt v Stationd T, Wednesfield v Bornust NORTHERN COUNTIES EAST LEAGUE Premier divisions Amoid v Pickering: Brigg Town v Ossett Albion; Curzon Ashton v Portetract Cois; Eccleshe v Armithorpo Waltere, Glasshoughton Waltare v Selby, Hatfield Marn v Huckrail Town; Ossett Town

HOCKEY DTZ DEBENHAM THOSPE MIDUANO LEAGUE: Premier division; Biosofich v Biossomilieid; Coventry and North Warwick v Edgbastor; Hampian-In-Arden v North Notts; Harborne v Otton and West Warwick Sants v Notingham
NORTHERN LEAGUE: First chistons bei
Phydising v Southport: Crester v Swalkell.
Hartogale v Durham University; Norion v
Neston, Snellied: Bankers v Formby;
Tomosfew v Moon ADNAMS EAST LEAGUE: Premier division A: Clacton v Sudbury, Colchester v
Crostyc joseich v Beshop's Stortford; Luton
Town v Carmbridge Univ. Peterborough Tn v
Cambridge Cdy Premier division B:
joseich and East Sufficie v Bereitam,
Norwech Cny v Old Southendiam; Redbridge
and Illord v Bury St Edmunds. Romford v
Bedford: West Heris v St Ives.
WOMEN'S NATIONAL LEAGUE: Premier
division: Clion Terraquest v Sough, Trojans v Hightown; Josanch v Orthon Scottch
Life; Doncaster v Suston Coldinid Friest
division: Bractional Swithenbank v Cartesbury, Leacester v Loughborough Sudernis,
Cheimstord Highwey v Winteledom, Sundertend Bedens v Bractines Second division:
Sherwood v Old Loughtonsans; Blueherts v
Wolang Swifts; Poynton v West Witney,
Aldridge v Ealing.

RIUGELY LEAGUE

RUGBY LEAGUE Ock-off 2:30 unless stated

British Gas saries Bacond International

mier division: Heworth v Egromont; Leigh Miners v West Hull (12:30), Beverley v Lock Lare: Mayheld v Oldhem Si Anne's (12:30), Saddleworth v Asiarr Walney Central Dudley Hill, Wigan St P. Lane; Mayleid v Oldham St Anne's (12:26 Saddeworth v Asiam; Walney Central Dudley Hill, Wigan St Patnick's v Woolsto First division: Barrow Island v Backbrob East Leach: v Wigan St Jude's; Millord Millord; Mologreen v Padnik; Dutlon v St Cross; Shraugh v Leigh East; Thornhill Eastmoor Second division; Dodworth Devebury Moor; London Sudents Normanton; York Acom v Crossleids. RUGBY UNION

Llanelli v New Zeeland XV (6.0) Richmond v New South Wales (3.0) ... Heineken Cup Quarter finals Bath v Carditi (2.15) ______ Toulouse v Harlequins (2.30) European Conference

Altied Dunbar Premiership Northampton v Saracens (3.0) Second division

Bedford v Coventry (3.0)

Blackheath v Waterloo (3.0)

Jewson National League

ه کذا من رالامل

Sacond Ghrisan norm
Hanckley v Birmingham/Solihuli (2.30).
Luchiled v Walsali (2.30).
Nuneaton v Sheffield (2.30).
Sandal v Aspatna (2.15).
Sadglay Park v Preston G (2.15).
Sadglay Park v Preston G (2.15).
Stoutbridge v Manchester (2.30).
Winnington Park v Kendal (2.30). Eschard Gresson schutt Chattenhar v Camberley (2.30) Esher v Tabard (2.30) Henley v Plymouth (2.0) Metropolitan Police v Barking (3.0) North Walsham v Bridgwater (2.30) Reduch v Ciffion (2.30) Weston-super-Mare v Havant (3.0)

Weston-super-Mare v Havani (3.0)

SOUTH WEST: Fins division: Barnstaple v Si Mes; Beny Hill v Gloucester Old Boys, High Wycombe v Brackmali, Launceston v Torquey, Matison v Penzance and Newlyn, Shoud v Madednhead Lowoon Ando South EAST: Fins division: Askens v Sudbury, Basingstoke v Harlow, Charlton Park v Norwert, Gualdiord and Goddaming v Stanes; Old Colleans v Sutton and Epsorn; Old Mid-Wingittens v Wintbledon; Tharel Wanderser v Southerd: Trumock v Raizlig.

MIDLANDS: First division: Barkons Bues v Bantoury Belgrave v Derby; Broadstreet v Carry Hill: Southerd: Territ v Konáworih. Syston v Scunthorp. Westbegh v Mansfeld; Whathusch v Leighton Buzzard; Whotehusch v Leighton Buzzard; Wokerhampton v Hectoral
NORTH, First division: Doncacter v Bridlington: Hill Ronans, v Stockton, Middlesbrough v New Brighton: Tynodale v Wiggon, Widness v Macclesfield, West Park Bramhope v Broughton Park.

Weith Leaguet

Aberavon v Blackwood (2.0) Aberillery v Llandovery (2.0) Bonymasn v Caerphilly (2.0) SECOND DIVISION: Abercynon v Llenharar, Kenig Hill v Narberit, Tenby Uid v Tondu; St. Parer's v Mourtian: Ash, Ystratygnias v Pyle, Tradegar v Whitand SRU TENNENTS VELVET CUP: Thurd mund: Beroughmur v Lampstone (20); Currie v Allen Glen's (20); East Kiltinde v Stewartry (20), Glesgow Southern v RAF Lossiemouth (20), Gordonæns v Preston

Lossiemoum (20), Gordonian's v Preston Lodge (20), Grangemouth blumhes (20), Lenghotm v Forrester FP (2.0); Metrose v Glarnothes (2.0), Murrayleid v Aberdsen-stre (2.0), Posbles v Av (2.0), Trany Academicals v Peniculik (2.0), AIB Langue Second division Old Wesley v Instonians (2.30).... CLUS MATCH: Cembridge University v Trinty College, Dublin (3 II)

OTHER SPORT BASKETBALL: Budweiser League: Derby Storm v Wadard Royals (7.30): Worthing Bears v Leicester Ridors (8.0). BOXING: British tuperleatherweight championship: C Shephard (Silloth, holder) v M Brown (Mellworth), (all Elephani & Castle Lelsure Centre, London). ICE HOCKEY: Benson and Hedges Cup: Semi-final, second leg: Ayr Scottish Eagles v Manchester Storm (6:30) Express Cup: Notingham Penthers v Carolil Devils (7:0): AUGBY UNION Bridgend v Yonga (3.0) . . .

Pau v Lecester (2.20)...... Wasps v Brive (2.15)...... European Conference Colomiers v Montferrand (2 0) . Newcastle v Castres (3.0) Allied Dunbar Premiership First division

Sale v Bristol (3.0)

SRU TENNENTS VELVET CUP: Third round: Alba v Aberdean GSFP (2.0). Berwick v Heriot's FP (2.0): Biggar v Hilliead/Jordannill (2.0): Constorphine v Linkingow (2.0). Daizel v Duns (2.0): Durdee HSFP v Skewart's Mewitis FP (2.0): Dunlermine v Kirkcaldy (2.0); Falkrif v Strathendrich (2.0). Gala v Hawnot Trades (2.0); Gaerock v Hernition Academicals (2.0); Glasgow Hawks v Cumbernauld (2.0): Haddington v Hawnot (2.0). Haddington v Hawnot (2.0). Honder (2.0). Kirkcall v Lochaber (2.0). Kirkcall v Arran (2.0), Jed-Forest v Lochaber (2.0). Kirkcall v Kale (2.0); Selek v West of Scotland (2.0); Stoswells v Editibusgh Academicals (2.0); Stoswells v Editibusgh Academicals (2.0). Wigtownshire v Wetsonans (2.0). Sale v Bristol (3.0)

NATIONAL LEAGUE First division: Buetrarts v Shetbeld (at Hatchin Boys' School, 2 0): Brooklands v Warmington (at Georgia Rosel, Sele, 2 0): Chelmsford v Loughtonough Sudents (at Chelms Park, 1 0), Hull v Firebrands (at Danepark Road, 2 0), Indian Cymkheina v Hampstead (at Troombury Avenue, Selworth, 2 0); Oxford Hawles v Gloucester City (at Barbury Road, 2 0); Oxford University v Havani (at St Edward's School, 2 30); Si Albaris v Bournville (at Clarance Park, 2 0); Stoutport v Bromiey (at Kiddemnister HS, 2 0); Surbion v Harleston Magnes (at Sugden Road, 2 30)

BASNETBALL: Budwelser League: Lei-cester Riders v Manchester Giants (6.0); Burmingham Bullets v Worthing Beens (6.30), Thames Valley Tigers v Sheffield Sharts (6.0) ICE HOCKEY: Superleague: Ay Scottish Eagles v Sheffield Steelers (6.30); Bracknell Bees v Newcastie Cobras (6.0), Cardifl Dovils v Manchoster Storm (6.0)



RACING

French filly to blunt cutting edge of locals

FROM CHRIS MCGRATH AT HOLLYWOOD PARK

ALL week, the European horses at Hollywood Park have put one nervously in mind of foolhardy tourists, straying into the nearby gangland of Watts or South-Central, wallets peering naively out of their back pockets. On Thursday, there duly followed the cruel-

The loss through the careerending injury of its standard-bearer, Singspiel, threatens to match the quality of the smallest Breeders' Cup raiding party with its quantity. Yesterday Singspiel went under a surgeon's knife, leaving the remaining challengers exposed to the streetwise cutting edge of local specialists.

As each pale dawn is smeared over Los Angeles, the Europeans have pottered onto the track, trying to restore the tension to muscles left frayed and slack by a long domestic season, and now a long journey into sultry climes.

There is an intimidating home advantage. Bookmakers do give the visitors a leading chance in each of the races they contest, notably Spinning World in the Mile. Yet conditions must either quell them or elevate them to a new magnifi-

Britain has fielded 26 Breeders' Cup runners in California, here and at Santa Anita. Only one. Sonic Lady in the 1987 Mile, has managed even third place. The winner that day, however, was Miesque, trained in France like Last Arcangues, and Туссол. Lashkari, all winners on the

It is the French who again have the most credible options, not only through Spinning World but also with the Criquette Head pair, Pas De Reponse (Sprint) and Majorien (Turi). Both are the summer campaign.

It is a measure of the ludicrous peril of the draw that it can have an impact even over the mile and a half of the Turf. Less than a furlong after the gates open, the runners encounter a sharp left-hand bend, and Majorien

12.50 Achilles

GOING: GOOD

1.20 Suez Tomado

Timekeeper's top rating: 3.30 KEWARRA.

DRAW 5F-1M STR, HIGH NUMBERS BEST

(2-Y-0 £3,665 1m) (22 runners)

(£4 273 1m) (24 runners)

Our Newmarket Correspondent: 12.50 Zomaradah. 3.30 RIDAIYMA (nap). 4.05 Snow Kid.

 $12.50\,$ b o c sureflow median auction maiden stakes

3 ARSALOM'S LAD 16 (BF) (The Abrichita Tactas) P Harris 9-0 A California 22 ACHILLES 31 (Adhilles for Theight Forwardon Lid R Aberius) 9-0 Sandary BANK, ON Half (If W. Lerny) 6 L Modoc 9-0 May Wighton 9-4 ODUBLE EDIGEO 21 (and Middle-tam Patienthia), 64 (Abrichia 9-4 If Figure 7-7) (22 ECO FRIENDLY 27 (BF) (W. Gerdlen) 8 Hut; 9-6 Patienthia 9-0 I Forman GOLD HAWK, rife's C Dickson's 8 Smart 9-0 Patienthia 9-0 I Forman 9-0 ABRANA MOORS 27 C Dickson's 8 Smart 9-0 Danie (7-Neil) 9-6 SHERMAN MOORS 27 C Dickson's 8 Smart 9-0 Danie (7-Neil) 9-6 OSINSTREAK 9 (W. Gertlen) S Woods 9-0 Danie (7-Neil) 9-6 SIEV PERTURE 10 (DE F Chao) S Woods 9-0 Danie (7-Neil) 9-6 SIEV PERTURE 10 (DE F Chao) S Woods 9-0 G Daniel 6-6 TOGALIO 10 (E Landa C Wall 9-0 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-0 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-0 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-0 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-0 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-0 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-0 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-0 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-0 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-0 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-0 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-0 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-0 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-0 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-1 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-1 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-1 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-1 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-1 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-1 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-1 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-1 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-1 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-1 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-1 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-1 C Saloy Morra 6-6 TOGALIO 10 (E Landa C Wall 9-1 C Saloy Morra 6-6 TOGALIO 1

THE PROBE 7 (S Messay, 8 Messay 8-3 M Tebbus ZOMARADAH (Shelf M d-Makhari L Cursay 8-9 M R Figerith (D)

SETTING 5-2 Actuber, 5-1 Ero Friendly, 7-1 Zomanstalt, 10-1 Abstalom t Lad, Double Edged, Strangarder, 12-1 Testion, on Richleschie, 15-1 others

1996 POLAR RUGHT 9-5 J Wend (3-1) M Jobston 15 res

SETTING 6-1 Maurit Maily 8-1 Statement 10-1 Sylem Tipperary Survey 12-1 California, Joseph Myboly 14-1 others

1996 MELS BABY 3-10-1 Cara 2 Jores (6-1) 2 Eye 21 gas

 $1.20\,$ tote lady riders championship handicap

and Borgia must start towards the outside. The German filly. Kieren Fallon's first ride in the Breeders' Cup, has had a long season anyway, and moreover without ever encountering such baked turf.

Perhaps the least forlorn European hope is Dance Design, having only her second start at the trip over which she won the Irish Oaks. Badly impeded last time, she is well drawn, but likewise the veteran Awad, who gets the trip well and pounces off a strong

A low draw in the Mile would appear still more urgent, and the Europeans could hardly have been luckier, especially with the front-running Lucky Coin and Wild Event adjacent to set the race up for Spinning World. He is fresh and well, but has never run round such dizzy turns, so those seeking value should go for El Angelo.

By contrast, the rail is viewed as a drawback in the Sprint, where the fragile Carstraw of all, with Pas De Reponse faring little better. Royal Applause can be too dozy at the start to capitalise on his better fortune. Perversely, however, it is

possible that Pas De Reponse would be best served by being dropped out on the inside, a she would have won the Pr de l'Abbaye ridden for a tur of foot. Her rider, Olivi-Doleuze, must bravely p himself at the mercy of traff problems, but it is a chanworth taking at the likely Par Mutuel odds - she has clas tactical speed, and a pedign that reads well on dirt. Mer Exclusive could prove best the home team.

The Classic has not attract ed a field worthy of battling for is live on Channel 4 and the unbeaten Canadian horse, Whiskey Wisdom. might make for interesting viewing. Recordings of the other races can be enlivened by Balisian Beauty (Juvenile Fillies), Sharp Cat (Distaff) and Souvenir Copy (Juvenile).

2.25 Taufan's Melody

2.55 Silence in Court 3.30 Shaft Of Light

TOTE JACKPOT MEETING

DONCASTER

THUNDERER



Pas De Reponse can put her speed to good use in the Breeders' Cup Sprint at Hollywood Park tonight

BREEDERS CUP FIELDS

CHRIS	EGRATH
	8.40 El Angelo

	Addition to be seen to be a to
6.55 Ballsian Beauty	8.40 El Angelo
7.30 Pas De Reponse	9.15 Souvenir Copy 9.50 Awad
8.05 Sharp Cut	10.35 Whiskey Wisd

GOING: GOOD (TURF); FAST (DIRT)	DRAW: LOW NUMBERS BEST
E EE.	

Grou	p 1: 2-Y-0); £416,667; 1m 110yd) (14 numers)
	J 1921	MAPRE J 20 (D) (A & M. Jeons) B Bellet 9-7 6 Shron
2 (2	1141	VIVED ANGEL 21 (D) (E & N Franchy) 8 Batlet 8-7 E Debbosson
3 (3	211	BAY HARBOR 29 (Overbrook Farm) D W Letos 8-7 A Sel
l [4	3 631011	XSRBY'S SONG 41 (D) (Noty Casach Farm) TAlbert 8-7 T (50)
i in	112P42	LOVE LOCK 21 (M Tabor) D W Lokes 8-7 P Or
, (E	12111	COUNTESS DIANA 28 (D) (F) Kasteri P Byrae 8-7 \$ Seller
1 (9	14116	CAPEER COLLECTION 14 (C.D) (Golden Eagle Family W Dollage 8-7 C National
E (12	211111	NANCY'S GUTTER 35 (D) (E R & Ceclia Obor) F Nebbs 8-7 P A Rockigue
1 (12	1422	DIAMOND ON THE RUN 20 (A Roberts) S Hough 8-7 Robbic David
Ø (13	113	BEAUTIFUL PLEASURE 28 (D) (J Chiey) ; Ward Jor 8-7 J Bally
17 (14)	\$13	CARPELLE 46 (Ms. V Payson) H Bond 8-7 J Chang
2 (70	42121	PRIMALY 21 (D) (Kingtoven Fatto) S Article (Cas) S-7 M Smit
2A 17	21523	BALISIAN BEALITY 21 (Tompiec Holdings) C Dorongoez 8-7 K Decorration
38 (5	120512	URY O'GOLD 28 (A Brann & K English) Y Folloy 8-7 C McCarre

	-		
7	.3	O BRE	EDERS' CUP SPRINT (Group & £416,667; 61) (14 runners)
1			BET ON SUNSTANE 20 (D) (O Holomay Recess Inc) P McGes 3-9-0 P D
2		334130	MORTHERN APLEET 42 (G) (Anderson & Waranch) () Horistes 4-9-0 J Ball
3		412661	ELADRIPST 28 (D) (Everyment Partnerstop) Jenine Saland 7-9-8 C Malcale
ā		20-4211	TRACK GAL 91 (D) (W Olderm & Propes) J Sadler 8-8-11 D Flore
5			HESARUEL 28 (C) (Three Seller's Stable) M Coumbers 4-9-8
6			ROYAL APPLAUSE SA (D.F.CLS) (M. al-Maksount) 8 Halls (SB) 4-9-8 M HE
7			CONFIDE 23 (D) (New Farm) & Parises Sr 3-8-12 M Sm
8			RICHTER SCALE 49 (R Karter) P Byrne 2-8-12
9	(11)		MEN'S EXCLUSIVE 35 (CD) (H. E. Reed) IT Ward 4-0-0
16	(1.3)		CRAFTY FRIEND 30 (C.G) (Thoroughbred Companions) W Ballage 4-9-0 A \$40
11	(14)	111-431	EXOTIC WOOD 31 (D) (Nex M) J Wycool R Elia 8-8-17 G McCare
12	m	3146-31	CARDINE LAKE 34 (F) (R Saryster) P Chappie-Hyano (98) 3-8-9
12/			PAS DE REPORSE 34 (BF.D.F.G.S) (Wertheimer at France Mane C Head (Fr) 3-8-9 O Dales
			TRAFALEER 28 (R & B Leves) D W Luiss 3-6-12
			er Scale, 6-1 Track Gal, Exetic Wood, 7-1 Pas de Reposse 8-1 Repúl Anchese, 18
	1 2 3 4 5 5 7 8 9 10 11 12 12 12 12 12 13 16 13 16 16 16 16 17 17 18 18 18 18 18 18 18 18 18 18 18 18 18	1 (2) (6) (6) (7) (7) (7) (7) (7) (7) (7) (7) (7) (7	1 (2) 331111 2 (6) 334130 3 (5) 42851 4 (6) 20-4211 5 (7) 120223 5 (7) 120233 5 (70) 120131 9 (11) 12-121 10 (13) 02123 11 (14) 113-437 12 (1) 31-65-31 124 (3) 11-1412 128 (3) 12-22326

1	(1)	491199	EDERS' CUP DISTAFF (Group I: £416,667; 1m 1l) (8 runners
iA	171	236164	ESCENA 26 (D.6) (A Pasters) W Mod 4-9-11
2	(4)	112333	JEWEL PRINCESS 20 (CO.S) (A & M Stephent W Dollage 5-8-1) C Na
33.	m	631211	SHAFP CAT 20 (CO.6) (Thoroughthead Cooperations) 9 W Lukes 3-8-8
3		131115	RADU COOL 34 (505 Farms) J Shmets 5-8-11
4			MINISTER'S MELOUTY 20 (D) (Stonerade Stable Ltd) D Holmans 3-8-8 6 St
5	(5)	313121	CLEAR MANDATE 27 (D) (G Wats Humphrey Jos G Arosal 5-8-11
8	186	621111	HOOSH LAKE 20 (D) (R N Clay & Tracy Farmer) & Kindows 4-8-11

1.50 CLUB MEMBERS FINANCIAL SERVICES HURSERY HANDICAP

Long bandings I Cred For You 7-9. Otto-So 7-8. Score 7-7 Braddings Laby 6-73. Ball Cartie 6-10. BETTING: 6-1 Ray Of Sanshine. 7-1 Biotellong. 8-1 Five Of Spades. Detroillon 3-1 19-1 pp. 12-1 Mil Mage.

1996 JEFFREY ANOTHERRED (5-11 % Hughes (5-11 A. McAddle 12 cm.

BETTING 6-2 Annaba, 3-1 Tamon, 6-1 Mons, Taster's Micros, 3-1 Sandmor Chambray 12-1 Bearing, 14-4 Secret Ballet, 28-1 Offices.

1995 MEDICALE MALIGNASE 4-8-13 % Cartery 6-1, - During 9 cm

Mons 2% For the Cartane of 19 to 5m Set group I states (good) with Armate in 16 to 5m Set group I states (good) with Armate in 16th Newton teaching (good to 500) Sendmon Chambray 11 2nd to Saaleya in 174m Newmarker fixed states (good to better acts 20 good (18th better of) 754 8th. Tamare 17 2nd to Negmen in 174m Longdamp group 3 states (many). Tambar's She Bubble Wings 354 4th to Nationage in 174m Newbory group 8 states (good to test) with Sugital Inventor 35 8th. Bubble Wings 354 4th to Componence in 174m Newton transform good). Octained seal larry 1741 in 174m Newmarker filters handing (good to fern). Baseriam beat Lysandros 180 in 174m Notingham marker (soil). Secret Ballot 21 and 22 Walshitz Sarct in 174m Lengton takes (good).

MORS is a game light-native and will take rathe strong base

BETTING, 6-1 Sizace in Court 7-1 Motor Corany Locals 8-1 Forget Bestmont, 12-1 Signs Re, Gradly Park

1986, SWEETNESS HERSELF 3.8.0 W Back (1)-() W Aven (7 am)

JAWAH is dreaming hard over 5s and holic a good bet for the settle

2.55 COALITE DRAGON HANDICAP

(£8,090: 2m 110yd) (18 runners)

2.25 CIU INJURED JOCKEYS FUND SEPLBY STAKES

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	_			واحاضح	GUT I	merte (1)	ar armi	hrzen	0,001;	BU (12		3)
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	2	2	311111	WED BY	ENT 34 (D	.6) (Applied	and L'Gold	Lee 440 û				Buildy
.	3	(3)	22-14)1	27 94 N	2 MOUTD	श्रम्ब छ	a) (Nasch)	s Fundy) .	i Pesser (Fi	0 4-8-8 _	C AM	Titude:
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	5	- 63	116121	EL ANGE	LD 49 (CD		green Ferr	S sector S	dad 5-9-			A Sole
	6	100	341251	GER 49	(D.S) (À P	W (meteor	Most 5-9-0					Balley
.	7	m	231154	PINRAGA	ON 21 (CD	F.G.S.) (C	i print exte	N Control	544			Pome
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9.50 BREEDERS' CUP TURF (Group I: 2833,333; 7m 4f) (12 runners)

1	(1)	111211	BUCK'S BOY 28 (Canter & Famil H History 4-9-8:	Dalify
2	2)	331434	MANAD 21 (D.F.G.S) (Nyshid Farm) D Donk 7-0-0	P Day
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9	(9)		BORGEA 34 (D,G) (Gestut Ammericost) B Schotz (Carr) 3-6-7	
			FLAS DOWN 21 (9F.D.G.S) (A Paulson) C Clement 7-8-0	Salley
11	(11)	223421	VAL'S PRINCE 21 (D) (R M & S Weiser) J Propu S-9-0	Scritt.
12	(12)	45(2)1	RALPOUTE 55 (D.C.S.) (5 Craig) it Michigary 3-8-10	Carrin
BE	TI G	7-2 Chief	Banket, 4-1 Borgis, 9-2 Val's Polece, 6-1 Majories, 6-1 Rejoule, 9-1 June, 10-1	4 Rei
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10.35 BREEDERS' CUP CLASSIC

GTOU		6,666: 1m 2f) (9 runners)	
U.	113221	SIGP ARMY 21 (D,G) (Cardyn Hod) H Hast 4-6-6	
(3	531211	OSPUTY COMMANDER 41 (C.D.) (Horizon Shebe) W Dollage 3-8-10	
(5	114114	TOUCH GOLD 49 (F,G) (F Stronger) D Hologres 3-0-10	
(7)	2-22214	WOSSNEY WISDOM 22 (Magheson Farm) II Albhold (Card 4-6-0 P Day SAYBOO 26 (G George) IV Greening 7-9-0 A Solis	
		BERRETS 49 (Buddels State) H Bond 3-8-10	
ETIBLE	2-1 Sep /	Logy, Touch Gold, 9-2 Organly Commander, 5-1 Belowes, 12-1 Wildeley Worker, 20-1 Honor	
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ł	625	,29	004-343	BIT OF THE SIDE 90 (CD.G.S) (B Soule) N Body 8-8-1	
į	617			WAPER 44 (D,RS) (K MacPherson) P Carbon 5-8-1	
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CAPTAN CIFT is a difficult ride but is the class horse in this com-

Future Perfect to * end season on profitable note

1.15: Foois Errand should be straighter after a seasonal reappearance behind the useful Fine Thyne at Stratford. Winner of three chases last season, including one over course and distance, the sevenyear-old is open to further improvement. Richard Rowe has his string nicely forward and his Plumpton winner, Black Church, invariably runs

well here. 1.45: Potentate is a standing dish at this track, having won all six starts here, including twice for Tony McCoy and once over this distance. He is the one they all have to beat, but Moscow Express may be up to it. He won all four hurdle starts plus two bumpers for Aidan O'Brien last year. On his first start for David Nicholson, over the minimum trip at Towcester. his jumping had improved and he had his rivals beaten a long way out. A 3lb penalty still leaves him well in at the weights. The unbeaten Marello does not look leniently weighted and Shooting Light is a better alternative.

RICHARD EVANS

Nap: FUTURE PERFECT (3.30 Doncaster) Next best: Moscow Express (1.45 Chepstow)

2.15: Ashwell Boy has won three times over hurdles, but has always looked a chasing type and impressed when winning both starts over fences this term, Forest Ivory, the best of these over hurdles, is a big danger, but this trip might be on the sharp side for Nicholson's stoutly-bred New Zealand import.

DONCASTER CHANNEL 4

2.25: Mons beat Memorise and The Fly in listed class at Newmarket, However, Luca-Cumani's resolute galloper has to carry a 51b penalty. Annaba, well treated at the weights, also likes to race prominently so this could be teed up for a hold-up horse. Tantan's Melody ran respect ably behind the progressive Kaliana on ground softerdam ideal and can oblige.

2.55: Silence In Court produced a cracking effort under top weight behind Jawah here 15 days ago after a 2'2-year absence, but horses often disappoint on their second run after a lengthy lay-off. Jawah



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TODAY'S RACES ON TELEVISION

subsequently followed up at Nottingham nine days ago and should be even more effective over this longer trip.

3.30: Dantesque impressed when beating Elbaaha and Ferny Hill over course and distance during the Leger meeting and Geoff Wragg's lightly campaigned colt should not be far away off a 9lb higher mark. Any overnight rain would increase the chances of Taunt and Heritage. Al Azhar, a recent course and distance winner, still looks reasonably treated despite an 81b penalty, but it may be worth taking a risk with Future Perfect, who has not run since winning a decent handicap from a poor draw at Glorious Goodwood. Paul Cole is sure to have him fit.

4.05: My Best Valentine's three successes this season, including two in the last 22 days, have come on easy ground. However, he may be pressed to hold Tomba who showed himself to be a smart sprinter when a promoted second to Royal Applause in the Haydock Sprint Cup. The in-form Carranita is best of

WINCANTON **CHANNEL 4**

3.10: James Pigg won a weak amateur riders' race at Cheltenham II days ago and the form looks nothing special. The consistent Carole's Crusader was arguably the best of these over hurdles and she has really taken to chasing, winning three of her five starts. including when just pipping Cherrynut in the Charisma Gold Cup at Kempton. Raised just 21b for that effort. David Gandolfo's mare has a good chance of following up on this similar course.

beiling appeal. Pridwell is the form choice but he has been doing all his winning over 21/2 miles plus and may be tapped for speed around this sharp circuit. Mr Perey, from the inform Josh Gifford yard, looks the value alternative.

RICHARD EVANS

RACING NEXT WEEK TCMOFIRCW: Sundown Park (first race) 1.00), Warwick [12.40], Wetherby

MONDAY: Lingfield, Park (AW, 1.20), Carliste (1.00), Fontwell Park (1.10). TUESDAY: Newbury (1:20), Luctum (1:10), Sodgefield (1:00). WEDNESDAY: Kalao- (1.10), Newbury (1.20), Wordenter (1.00). THURSDAY: Lingüistid Perk (AW, 1,20), Market Resen (1,10), Taunton (1,00) PRIDAY: Southwell (AW, 1.05), Chatten-harn (C4, 1.15), Exster (1.30). SATURDAY: Wolverhampton (AW, 7.00), Ayr (1.00), Cheltenham (C4, 1.10), Huntingdon (1.45), Windsor (1.05)

SUNDAY: Ayr (12.30), Chetrenhern (C4, 1.10), Towcaster (12.50). Pat meetings in bold

BLINKERED FIRST TIME: Wincentons 3,10 Cherrynut.



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Future Perfect THE end season of profitable not Champion made in

America

Talking

horse

language, but it is in-variably spoken with a strong local accent. At least, among the humans. Racing is increasingly an international sport, and like all international sports, it relishes the inter-human culture clashes of the big occasions.

The big event this weekend is in California and the champion jockey. Kieren Fallon, has flown to Hollywood Park

to ride in the Breeders' Cup Turf, one of the biggest and richest races of the annual racing round. Not bad for an Irish plas-ETE'S 9011. Fallon is living

THE TIMES SAIT ROAY VOLLMBIA

in heady times: champion jockey and more than 200 winners after his first season as stable jockey to the patrician English trainer, Henry Cecil, a man through life as if he had a dead lish for a neck-tie. Indeed, Cecil's almost risible air of class-conscious-

ness evaporates entirely when it comes into conflict with the true obsession of his life. How else could be have established a partnership with Fallon? That obsession, by the way, is winning races. Fallon shares it.

Fallon spent years riding a horse here and a horse there back in Ireland. He then made a name for himself on the northern circuit: the below-stairs half of British racing. It is, tradition would have it, the natural home for every secondrater capable of sitting on a horse. And so to America, to work there riding horses in the English close

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THE HEAT WEEK

for the Englishman and doubly so for the Irishman. Land of freedom, for the Englishman and trebly for the Irishman. Fallon went there two years ago. Fallon the man was made in Ireland. Fallon the jockey was made in the north of England, Fallon the champion was made in America.

Fallon is now 32, turning 30 when he first went to ride in

America. This is a potent age at which to remake yourself. A long stay overseas has given many a person a chance to do such a thing. America: Fallon was, for the first time in his life. able to throw a double-six and start again.

trifle disingenu-ous to talk of America as the perfect classless society: but at least its snobberies are different from our own. And they are largely snobberies achievement. No person with a valid American

Express card gets the dead-fish treatment from an American hall

America's race-tracks emphasise the same chasm between cultures. It is deeply liberating stuff. Newmarket is a world of paranojac secrecies in which people think long and hard about telling you the right time. It is a town full of whispers and mutters and hints. So and so worked like a dream and wouldn't have blown a candle out afterwards. They're coughing at somebody else's yard. They say that the big man's top horse is lame.



Shoemaker, left, is admired above all other jockeys by Fallon, right, but their styles in the saddle, though both effective, could hardly form a more stark contrast

But in American racing, there is nothing to hide, because everybody already knows everything. Everything happens in full view of everybody else: from routine stable management to flat-out gallops. Was the gallop any good? Watch for yourself, or if you missed it, the time is in the morning paper.

There is a stunningly easy tem-per about the place, a fine sense of quiet, too, at the tracks of California and Florida, as soft-footed Mexican grooms do the work on the ground. instead of the raw effing-andblinding lads of English racing.

t is a deep difference, part of the deep differences between the United States and Britain, and as such, profoundly liberating. Achievement is obvious here, achievement is the only snobbery, and Fallon, you see, can ride. And that is all that anybody cares about. So he got on with it. And rode.

"I seemed to improve all the time when I was there," he said on Monday. He had just ridden his 201st winner of the season before a crowd of a few hundred at Nottingham. The racecourse presented

him with a bottle of champagne to celebrate the dou-ble-century: a small token for a monumental

The Breeders' Cup offers Fallon the chance to revisit the United States, where his talent and self-belief were fine-tuned

But no, it's not the different riding techniques of American jockeyship that really matter to him. Not the American obsession with the clock, nor the need to ride on tighter tracks. In some ways, he said, racing in England is much tough er: bigger fields, undulating tracks, widely varying

'American racing," he said, "well, it's a feeling." An attitude, in part connected with the higher prize-money, the harder edge of business that is part of American racing. Fallon is a long way short of hero-worshipping all American jockeys. "But I have a lot of time for them. They're very dedicated." He delivers the word with an Irishman's stress on the

third syllable. Fallon has achieved too much himself for hero-worship to be an option, but Bill Shoemaker, the



Fallon and Cecil, partners with one obsession

great American jockey with the greatest winning record of all, stands above the rest for Fallon. An odd choice on the face of it. Fallon's riding is, let us say, effective. Shoemaker, tiny and with the best balance you will ever see, seemed to do nothing at all on a horse save sit there and watch them go faster and

"Oh, he did more, a lot more than that," Fallon said. "I've studied what he did, talked about what he did, all the things he used to do to get the best out of a horse. So effective, so strong for his size."

Self-improvement is one of the great religions of America, and Fallon has got it bad. It is a surprising trait from a champion jockey. "I need big-time to polish up my riding," he said, the Americanism perhaps significant. "I need to get down behind a horse more." He is lyrical on the subject of Frankie Dettori, whom he defeated compre-

hensively in the jockeys' championship. The thing is, good horses make good jockeys. I've only been riding good horses this year."

The season's revelation has not been Fallon's riding, but his own confidence, his deep self-certainty. The famous Bosra Sham kerfuffle when the horse's owner, Wafic Said, swore that Fallon would never ride any of his horses again - Cecil initially sided with the owner — tested Fallon's resources

in a most searching fashion.

But Fallon, it seems, barely noticed. Merely turned up at the Newmarket July meeting the fol-lowing week to reel off six winners. all for Cecil. That shut everybody

There is a quietness, a compo sure, about Fallon now. It is hard to believe the various stories of past troubles, of which the best known is his six-month ban for pulling a fellow jockey off his horse in a fit of Race Rage.

He has his personality far better organised these days. And it is clear that part of this quiet self-confidence, the very opposite of the instinct that made him fight every body, has something to do with America: a life-changing experience. Not, of course, that he would say as much himself. "I just like it there. I like the tracks. I like everything about American racing, basically."

But there is something about America that frees the people born on these islands. As if you can slip into a telephone kiosk and come out - no. not as Superman. But as a person more like yourself than you

NATIONAL HUNT FORM GUIDE

1.15 CHEPSTOW: Editedon Bleu pulled up in 2m Ayr handlosp chase (good). Foole Errand 511 5th to Fine Thyne in 25 m Stellard handlosp chase (good). Black Church best Normarange 33/6 in 2m 51 Plumpton handlosp (good). Prate Sox 11 2nd to Frazer leard in course and distance handlosp chase (good) for China Men 12 2nd to Fad Stanch in course and distance handlosp chase (good to soft). Bold Choice pulled up in

BLACK CHURCH can follow up his Plumpton success:

1.48 CHEPSTOW: Allegation 20'r 5th to Caldougoid in 21'rm Aintree handloap hordia (good). Merello beet Dorningion 11'd in 2m Ayr novice hurdle (good). Potentate beet Daraydan 314'in 2m hurdle here (good). Shooting Light 21'd 1'd to Commanche Court in grade I Cheltanham hurdle (good). Moscow Express beet Jeneisen Flight 21'd in 2m Towcester handloap hurdle (good in limi). Tibetan 47'l 2'th to Allegation (19th worse off) in 21'rm Haydock handloap hurdle (good to soft). Minnescash 6'd 3th to Welsin Gift in 29'km Haydock handloap hurdle (good to soft). Misser fin 4'd 2nd to Dreams End in 2'm Haydock handloap hurdle (good).

2.15 CHEPSTOW: Ashwell Boy best Northern Starlight (7fb worse off) 2 in 2m Newton Abbot novice chese (good to firm). Caperneray pulled up in 3m Assot novice chase (good to firm). Forest twory best Private Peace short head in 3m Alatives grade I hundle (good); previously 43H 4th to its instabres in 2m 6f Chelsmham grade I novice hundle (good to firm) with Hundlente (same terms) 50I 15th. Hundlente 2sl 3rd to Sammartino in 21/m Aintree grade II novice hundle (good). Keep Me in Mind. second to Caverra Boy but awarded race in 24/m Evater handleap (good). Nothern Starlight best Morstock 19I in 24/m Worcester chese (good to firm). Homancar 18I 3rd to Pridwell in Heydock hundle (good).

ASHWELL BOY could be a too sharp for Forest lvory at this trip

3.10 WINCANTON: Cool Dawn 1814th to Inchcalloch in 3m Sendown handicap chase (good). Glarriot 27 lest of 3 to Simply Dashing in 2 km Wetherby handicap chase (good to firm). Seronet 31413rd to Belmont King in 4m th Ayr grade III handicap chase (good to firm). Seronet 31413rd to Belmont King in 4m th Ayr grade III handicap chase (good to firm). Carrole's Crusader best Chernynut (11b better off) short head in 3m Kinepton handicap chase (good). James Pigg best Paper Star 181 in 3m 11 Cheltenham amateurs' handicap (good) with Tug Of Paace (7b better off) unseated rider. JAMES PIGG remains well handicapped

9.45 WINCANTON: Prictwell best Mistingues 41 in 2m 11 Wesherby grade it hurdle (good to firm). Florid 61 3rd to Eloi II in 2m 11 hurdle at Clasestonteine. Mr. Percy 28/12th to Certito Brigantle in 2m Sendown hendicep burdle (good). Sport Of Fools 14/15th to Sem Rockett in 2m 11 Newton Abbot hendicep hurdle (good to firm). PRIDWELL is not entirely reliable but has been found another good opportunity

YESTERDAY'S RESULTS

Going: good 12:30 (7) 1, Scorned (S.Whitworth, 14-1; 2, High And Low (7-1); 3, Anamos (16-1), Bil-toniaro 3-1 fex. 19 ram. Ziel, 4/ 1, Balding. Tota: (2); 50, (2); 60, (2); 0. 202, 40, (2); 923,64, Timo: 1294,40. 204-40. Gor Excelor. Inc. 2244-40. 1.00 (7); 1, High-Rise (R Fisench; 8-1); 2, Volorisiers (7-1); 3, Al-Fatch (8-1). Ethersel: 5-1 fav. 18 ran. Sh hd. 1 kil. I, Currant. Totar 212-40; 23.60, 12.20, c3.00. DF: 281.60. Tho 1.30 (6) 1; Mastra-8 (F Hills, 7-4 tay); 2, Lindesberg (9-2); 3, Fabrice (16-1), 21 ran. 11, 1½, J Gosdan, Tote; 22.70; 21.50, 22.80, 57.20, OF; 57.50 Tro; 5267.60 CSF; 57.62 27.20 DF: 27.50 Inc: 237.60 CSF: 27.62 2.00 (Im 6f 132)₂d) 1, Sweetness Hennell (6 Center, 6-1), 2, Ebselva (11-2); 3, Weinbe Sands (7-2), Carisbrooks (4th) 100-30 tax. 7 art. NF, Sacho 3, 11), M Syan, 10tt 15.50, 22.40, 52.50 DF: \$215.00, CSF: \$32.91. C2.40, £2.50 UF £15.00. CSF 135291. 2.50 (Im 2) 60yd) 1, Cops Petite (Martin Dwyr, 5-2 law); 2, Unconditional Love (5-2); 3, Sweet Contrato (5-1), 8 ran 18, 294, Mrs J Cock, Tolks £2.80, £1.40, £2.10. OF £3.70. CSF £12.76

Doncaster

Cecil. Tota: C2 80, 61.20, E1.40, E2.40, D7:
23.70, CSF C12.75

3.00 (S9) 1, Escudo (G Hind, 7-1); 2, Pita's
Rock Ape (8-1); 3, Classy Clao (5-1), Rare
Indigo (Bin); 4-1 fev 19 ran, Sn Ind, 194, J
Gosden, Tota: C2.00 (C1.90, C4.10, C1.90,
DF C3.00. This C109.90, CSF C54.19,
Angstrom (5-4 tay); 3, Love Nica (6-1), 5-ran,
19.1, 3, R Chertion Tota: C3.70; C1.30,
C1.30, DF C2.10, CSF C55.59,
4.00 (Sh 1, Southern Dominion (T Williams,
9-1), 2, Pato Blanco (14-1), 3, Mango Park
(7-1, P-law), 4, Polly Golightly (9-1),
Broardstars Brazily 7-1, H-law, 22 ran, Wi, 11,
Miss J Caze, Tota: C13.90; C3.10, 29.60,
CSF C126 42, Incast: C305.97,
Jackspot: not won (pool of 26,800.84)

Jackpot: not won (pool of £6,903.64 certised forward to Doncester today). Placepot: £1,331,40 Quadpot: £26,30. Hexham

1.20 Gm 11 ch 1 1. Committed Schedule (A Dobbin, 5-4 bw): 2. Fem Leader (4-1): 3. Baby Jaire (7-1). 10 ran, NR: Game Point, Ni. rol. G. Riccards. Totac: 22 60; C1.50. C1.40, E3.30. DR: C3.70. Tricc £14 10, CSF: £8.60. Going: good to firm 28.66.
1.50 (2m 4) 110/d hdie) 1, Bold-Action (R
5.00) 6-4 (m): 2, Show Your Hand (7-2): 3,
Jumby's Dream (8-1), 10 mm, Nf: ReiningSeas, Tesin Bay, 11, 161, J Tunet, Toke,
22.00, 21.10, 22.10, 12.20, 0F: 23.70, Tao.
210.90, CSF: 27.84 £10 s0. CSF £7.84 2.20 (2m-di 110yd st) 1, Juke Box Billy (£ Calleghen, 9-2; 2, Heavens Above [2-1] twl: 3, Robel King [5-2]. 5 st). NR. Bellykina, Nawthockey, 8, 10. Mrs J Brown.

Tota. £7.80; £1.90, £1.70. DF: £5.80. CSF: £13.75 2.50 [2m 4f 110yd hole] 1. Boyzontoowe (M Moloney, 7-1); 2. Thereis (14-1); 3. Besincost (25-1). Stremmer Lodge 13-8 law 11 ran. NR: Copperturat, 15l. rk. W Storey, Tote: E7.70; \$1.30, £230, £3.20. DF: £5.00. Trio: £155.00 185ac 22, 151.04 ch) 1, Holders Hill (FI-Thornton, 14-1): 2, The Neal Weltz (5-1): 3, Papesizzo (5-1). Wild Brook 3-1 fav. 11 ran. Mc Broschatter Boy 194, hd. M Masghar. Totes £13.30: £2.80, £2.10, £1.10. DF 588.00 Tric £194.10. CSF £77.80. Tricast: £374.63. 23/4 53. \$.50 (2m hole) 1, Onyourown (A S Smirt, \$-2 g-tay); 2, House of Dreams (5-2 g-tay); 3, Kempt (6-2) 9 cm. NR: Amezing Sa-Apollo's Daughter 195, 91 J Howard Johnson, Tole: £3 40; £1.40, £1.30, £3.40. DF £10.00. The £32.00, CSF. £10 15. Tricast £27.14.

Placepot: £266.60 Quadpot: £239.10. Uttoxeter Going: good 1,10 (2m 8f 110yd hdie) 1, Chilled (R Farrant, 9-4); 2, Royal Barge (11-10 last; 3, Den De Men (14-1) 8 ran, 16, 24 Mer J Pirman, Totac (22-6); 51.20, 51.10, 52.30; DF: 52.00 CSF 54.58 E200 CSF E458

1.40 (2m 41 110)4 Indie) 1, Recing Heads (Fluchreson, 25-1), 2 Marraco Grid (2-1 iso); 3, Esismo Kiss (5-1), 15 ren. NR Ewer Bold 194, 31. P Bowen Tote: 544.30, \$10.00, \$170, \$1.30, \$1.50, \$

2.10 (2m 5) (ch) 1, Glarmangétz (A P McCoy, 11-4 (av); 2, Sexon Meed (3-1); 3, Can't Say (16-1), 8 ran, 13, 11); P Dalton, 10ca; 12:90; £1.10, £1.30, £1.10, DF. £3.50, CSF-£10.94. Tricest: £97.69. Index: 197 (9) 1. Distant Storm (K. Alzusru, 11-1); 2. Soldier Mak (8-1); 3. Mr Mortagule (9-2). Moonlight Escapade 4-1 fav. 11 ran. 251, 91, 8 Liewellyn. Tota: £13.20; £3.30, £2.10 DF £78.80. Tre: £68.90 CSP: £99.77. Tricast £430.81. 250.77. Incaser SASUST. 3.10 (2m ch) 1. Listen Timmy (S Wynne, 100.30); 2, Tejano Gold (S-2); 3, Just For A Reason (S3-1) Smolanak (f) 11-8 fav. 6 ran. 18, 12, 5 Brookehaw, Tote: 24 50; £1 50, £1 70. DF. £7.10. CSF: £10 71.

21 70 DF. 22.40. CSF: 210 71. 2.40 (2m 41 110 td hdle) 1. Merilens (A. DF: £14.70. CSF: £27.19.
4.10 (3m hd/s) 1. Hoodwinter (C Liswellyn, 25-1); 2. Saucy Nun (20-1); 3. On My Tose 8-1). Don't Tell Tom 4-1 tav. 14 ran. Nt. Ballindro. Sh hd, 18. W. Lerker, Tose 598-60. CSF 27.10. E3-50, £2.10. DF: £98-60. CSF 2871 31. Tricate £3.070.25. Tric. £485.10. Placenot 255.10 Quadpot 222.70

CHERSTON

12.45 Shore Party, 1.15 Black Church, 1.45 Marello, 2.15 Forest Ivory, 2.45 Cares Rose, 3.20 Dom Bellmino, 3.55 Potter's Gala,

GOING: GOOD TO SOFT (GOOD IN PLACES)

12.45 NOVEMBER NATIONAL HUNT NOVICES HURDLE (Div E \$2,616; 2m 4(110yd) (9 numers) 10-11 Nosy Miner, 7-2 Edmond, 5-1 Sattomi, 8-1 State Party, 20-1 Elabium, 26-1 Night Thyne, 33-1 Sprightley Pip. Two Londs, Mary Francis.

1.15 OSMENISTON MELS HOLIDAYS BECT (£6,905; 2m 3f 110yd) (7)

1 289- EDREDON BLEI 203 (G) Mass H Rhight 5-12-0 I Cultony
1 14-5 FOOLS ERRAND 21 (EDEFAS) & Balling 7-1(1-4 A F MEDS)
1 33-1 BLACK CHURCH 19 (EDEFAS) R Rose 11-11-3 D O'Shibran
144
4 FO-2 PRATE BOX 18 (G.S) P Chamings 7-11-2 ... A Thomson
153
2 22- THE CARROLT MAN 179 (G) P Windowsh 9-10-5 L Aspal (G)
157
6 4097 BOD CHORDE 574 (F.S.5) C Mars 11-10-2 ... C Lievarby
7 6-80 SLEN MRASE 17 (D.F.S) M Counte 12-10-0 Miss M Counte
119 7-4 Black Church, 3-1 Prate Box, 7-2 Foots Ersend, 7-1 Educates Staut, 8-1 The Cornel Man, 25-1 Boto Cholox, Eleo Micago.

1.45 TOTE SELVER TROPHY HANDICAP SECT HURDLE (£19,526: 2m 4f 110yd) (9) 5-2 Moscow Express, 3-1 Marcillo, 9-2 Polentale, 8-1 Shooting Light, 10-1 Danegold, 12-1 Allegation, Kinnescash, Mester Par, 16-1 Tibetan.

2.15 PASING STARS HOVICES CHASE BBC1 (Grade II: £12,800: 2m 3t 110yd) (7) 1 P-11 ASHMELL 807 26 (F.C.S) P Hobs 6-11-0 ... R Dutwoody 13/4 2 22/9 CAPENWAY 564 (F.S.) J Hong 6-11-0 ... J Culoty 2 22/9 CAPENWAY 564 (F.S.) J Hong 6-11-0 ... J Culoty 3 241- FOREST MORY 215 (G.S.) D Michelson 6-11-0 ... A Magnites 4 603- HURDAMTE 218 (S) 6 Beding 7-11-0 ... M A Pizzyeziki 5 00-1 KEEP ME HI MINDO 7 (F. ES.) N Alberties 9-11-0 D Bridgosstar 123 5 217 MINDERS STAN ASHT 14 (D) F.S.) N Pizzyeziki 7-2 7 20-3 ROMONICE 1189 (S) N Institute 6-11-0 ... G Liberties 136 7 2 20-3 ROMONICE 1189 (S) N Institute 6-11-0 ... G Liberties 15-11-0 ... 15-8 Ashunik Boy, 5-2 Fourst huny, 7-2 Northern Startight, 8-1 Handanie, 10-1 Immune, 20-1 King Ma to Mari, 25-1 Capernooy, 2.45 HOVEMBER MATIONAL HUNT NOVICES HURDLE

(Div It £2,596: 2m 4t 110yd) (9) LIV II. Z2,150. ZIII 41 1 (10)40 (5)

1 ALD - ALL LIVEN RED ROVEN 346 A Cacin 5-10-12 _____ I Onlocy
2 04-3 SAVANDERI 21 6 Backing 6-10-12 _____ S Fex
3 - 0 - CARAS ROSE 252 bits J Pinton 5-10-12 _____ 6 16gam (3)
4 CML CLIVE G FREYELD 72 A Managemen 4-10-12 ____ A Thorston
5 - 5 BUNNICKS TOWN 358 F locker 5-10-12 ____ M GRIERS (7)
6 119' AT THE 8LCOD 585 (6,5) F Holden 5-10-12 ____ R Dunnocody
7 23-2 RYTHAR ROXX 26 (78) D Bandolin 3-10-12 Southle Mitchell (5)
8 30-5 SE N SPACE 21 Miss P White 6-10-7 _____ W Managemen
9 55- FLUTTERSLO 222 B Colley 5-10-7 _____ Mr 5 Demath, (7) 7-4 in The Bloom! 5-2 Ryston Rock, 11-4 Banardier, 8-1 Caras Rose, 12-1 Duite Of Felchiel, 14-1 Camileir Town, 15-1 other: 3.20 STAYERS MOVICES HURDLE (£3,556; 3m) (9)

7-4 Albertunin: 3-1 Charactillyonibop, 5-1 Chan Belltono. (1-1 Knowy HIR Last, 6-4 Samo, Color, 72-1 Samurain, 25-1 Houstellion, 23-1 others. 3.55 NEWBLE HANDACAP HURDLE (\$3,511: 2m) (8) 1 - 216 RANGTINES 14 0.8.5) C Name 6-11-10 ... R Desented 118
2 029 LANGED GENERY 554 (0.5.1) U Stee 3-11-9 M A Reguest ... - 224- POTTER'S GALE 231 (0.6.5) D Nicrotson 6-11-7 A Nicomain 6-124- POTTER'S GALE 231 (0.6.5) D Nicrotson 6-11-7 A Nicomain 6-11-4 Commiss (0.6.5) D Nicrotson 6-11-7 A Nicomain 6-11-4 Commiss (0.6.5) D Nicomain 6-11-3 L Commiss (0.6.5) D Nicomain 6-11-3 L Commiss (0.6.5) D Nicomain 6-11-3 L Commiss (0.6.5) D Nicomain (0.6.

5-2 Potents Care, 4-1 Kings Wilgons, 5-1 Haydonii, 6-1 Yangatta, 19-160, 8-1 World Express, 12-1 Routenburg, 16-1 Landed Gentry

WINCANTON

1.05 Andanito. 1.35 Scoresheet. 2.05 Mr Strong Gale. 2.35 Shahrani, 3,10 Baronet, 3.45 Pridwell. 4.15 Castle Owen.

GOING: GOOD (GOOD TO FIRM IN PLACES)

1.05 EBF WOVICES HURDLE (E2,430: 2m) (11 numers) 1 THE FULL MONTY IS (0.6) C Brooks 5-11-5 ... G Bradiny 90 90 324 ANDAWITO 272 (0F.0.f.6) Judy Henris 6-11-0 H Williamson 120 3 903 9020 190 (8F) 6 Ryal 6-11-0 ... G Bradiny 1-120 4 GEORGIA COMMOT C MARCH 5-11-0 ... G Upton - G CACHALOT C March 5-11-0 ... T J Marphy - G 06-1 JANX 14.1 Tuch 5-11-0 ... T J Marphy - G 06-1 JANX 14.1 Tuch 5-11-0 ... T J Marphy - G 06-1 JANX 14.1 Tuch 5-11-0 ... T J Marphy - G 06-1 JANX 14.1 Tuch 5-11-0 ... T J Marphy - G 06-1 JANX 14.1 Tuch 5-11-0 ... T J Marphy - G 06-1 JANX 14.1 Tuch 5-11-0 ... T J Marphy - G 06-1 JANX 14.1 Tuch 5-11-0 ... T J Marphy - G 06-1 JANX 14.1 Tuch 5-11-0 ... T J Marphy - G 06-1 JANX 14.1 Tuch 5-11-0 ... J A MacCarthy - G 06-1 JANX 14.1 Tuch 5-1 JANX 5-4 Authorito, 7-2 The Fell Monty, 6-1 Tree Courses, 6-1 Dates, 12-1 others

1.35 SILVER BUCK HANDICAP CHASE £4.163: 2m 5h (10)

[24,103; ZIII 31] (10)

1 P-UT STRONG TAROURI 14 (0,F,8,5) P Richalls 7-12-0 T J Marphy
115

2 ULG- FRILL OF BRUNCE 195 (20,5) R Hotiges 6-11-8 T Describe
110

3 227- SCORESHET 245 (8F,F,G) J CRUTY 7-11-4 ... P Hote
125

4 03-1 EARLY ORRINGE 19 (6,5) R Strongor 9-11-3 J A MicCardy
103

5 249- P.LAPLACK LAD 228 (0,F,G,5) R Treater-Dares 6-10-13 T Jenics 100

6 1-31 CHECOMBROW 10 F/SI 6 Edwards 9-10-5 ... My I Tizzand 9-107

7 525- KOO'S PROMISE 231 (C0,F,S) C Poplani 6-10-2 N WHITESON 107

8 5412 PILLIFEAD 16 (9F,F) R Resider 8-10-0 ... N Powell 11-2 N STRONG 115

3 3442 CYRALL HONKY 15 (6) 5 25 are 8-10-0 ... Lucurous 115

10 USS MIRES (9CST 16 (3,F,F) P Hotas 9-10-0 ... M B Winger (7)

10 USS MIRES (9CST 16 (3,F,F) P Hotas 9-10-0 ... M B Winger (7) 5-2 Scoresbeet, 4-1 Strong Terquin, Hölbeart, 8-1 Chickethidy, 10-1 Early Disear, 12-1 Foll Of Bounce, Repack Lad, Cyntl Henry, 16-1 olders.

2.05 grand affair novices handicap chase (£3,550: 3m 1i 110yd) (12)

4-1 Aller Moor, 5-1 Mr Stong Gale, 6-1 Snowton Lily, 7-1 Tour Leader, 8-1 Brutternessuurs, 10-1 Domina Storgers, Sammer Sp. 12-1 et de.

2.35 WEST COUNTRY HANDICAP HURDLE

2-1 Sheed, 5-2 Eas De Coloque, 11-4 Name Of Our Father, 4-1 Statum 3.10 BADGER BEER HANDICAP CHASE C4 (£13,693: 3m 1f 110yd) (9)

I FP-2 CHERYMAIT 21 (B.F.G.S.) P Micholis B-11-12 ___ I J Murphy
I JU- LTDM. DAMNI Jack F.F.G.S.) P Micro 9-11-11 ___ Mis D Handing
31 P2P STREES 41 (D.F.G.S.) P Micro 10-11-8 _____ MWIlliamsson
4 JOB LEBORT 7 (D.F.G.S.) P Micro 9-11-5 ____ M Williamsson
5 303- BAROMET 203 (D.F.G.S.) D Micholson 7-11-3 R Thomson (3)
6 212- LIMELY MICRO 12-4 (B.F.G.S.) J Gilland 8-11-1 __ Kapell (3)
7 5-11 CARROLE'S CRUSCHEZ (F.G.S.) D Backdoto 1-10-11 (B.Radicy
8 -GF1 JAMES PIGG 11 (D.F.G.S.) M Pips 10-10-5 ____ A P MicRoy
9 3-GI JUG OF PRACE 11 (CD.F.G.S.) S Stating 10-10-4 __ B Cidand 5-2 Baronel, 4-1 James Pigg. 11-2 Carole's Cheader, 6-1 Chenyout, 7-1 Gleenst. 8-1 Lively knight, 14-1 Cool Court, Bleen, 20-1 Tug Ol Peace.

3.45 TANGLEFOOT ELITE HURBLE (£12,320: 2m) (4) 1 21-1 PROWELL 7 (D.F.G.S) M Ppe 7-11-5 A P McCoy 158 2 1-53 FLORBO 78 (D.G.C Brooks 5-10-12 G Bradkey 13 3 329- MR PENCY 246 (D.F.G.J L GRoot 6-10-12 P Hole 145 4 (235 SPORT OF FUOLS 3 (6.5) S Cate 8-10-7 G Seppin 115 1-3 Priduell, 9-2 Plant, 7-1 ldr Percy, 33-1 Sport Of Fools

4.15 WEATHERBY'S STARS OF TUMORROW OPEN MATIONAL HUNT FLAT RACE (£1,201. 2m) (11)

1 - CASTLE OWEN 178 (G) D Nicholson 5-11-11 R Thornton (3)
1 SEET FOLIAL 23 (G) M Fige 4-11-11 A P MicCoy
DEWER BENESCO A Indice +11-4 N Williamson
DEWER BENESCO A Indice +11-4 N Williamson
DEWER BENESCO A Indice +11-4 N Williamson
4 GILLYS CROSS 23 R Backler 4-11-4 B Pound
0-4 GILLYS CROSS 23 R Backler 4-11-4 S Relatin
4-4 GILLYS CROSS 23 R Backler 4-11-4 S Relatin
0-4 GILLYS CROSS 23 R Backler 4-11-4 S Relatin
1-4 GILLYS CROSS 25 C Maris 5-11-4 S Relatin
1-5 SELECTION OF THE MES 35 C Maris 5-11-4 G Supple (5)
SELECTION OF THE MES 35 C Maris 5-11-4 G Upton
CRARTILLY LADY M J Wheelin 4-10-13 B Teston
CRARTILLY LADY M J Wheelin 4-10-13 B Teston
Craft Dury 2-14 Miss From A-11 Messey The Theory Macrison 6.4 Castle Court, 3-1 Mits Equal, 8-1 King Of Thieves, The Paper Meanth, 10-1 Salterd Duay, 12-1 Gilly's,Casts, 16-1 Dagen King, 25-1 offers.

1.30 Change The Reign. 2.00 Meralinga. 2.30 Destin D'Estruval. 3.05 Pealings. 3.40 Spring Double. 4.10

GOING: GOOD

1.30 mason richards handicap chase (£4,221: 3m 2f) (6 runners) 1 25-2 DREAM PAIR 41 (F.G.S.) D Nichelson 7-11-13 P. Johnson 2 28-4 CHANGE THE REIGN 212 (87.CD.F.S.S.) A Johnson 10-11-7

3 23-1 DOMANNE DE PRON 9 67-8) Mrs L Toylor 6-11-5 ... R Betterry
4 P4P- URANUS COLLONGES 270 (D.Q.E) Mis L Williamson 11-11-0
5 Wyyma
5 12-1 TOP JAVALIN 28 (8.5) N Hanton 10-10-8 ... R Breene
6 218- ABK NE LATER 199 67-8.8) Mrs 5 Bradouros 8-10-6

2-1 Domeire De Prox, 11-4 Dropen filels, 3-1 Top Javain, 6-1 Ask Me Laier, 8-1 Chiage The Regis, 33-1 Usanes Colleagus

2.00 JOHN PARTREDGE ENGLISH CLOTHING NOVICES HURDLE (\$2,926: 2m) (15)

6-i Maralings, 6-1 Double Star, 7-1 Filzmannon, Cippell, 10-1 Dark Horse, 12-1

2.30 LADBROKE HANDICAP CHASE (£6,977: 2m 5f) (7)

1 503- KADI 219 (BF.D.S.S) D Nicholson 8-12-0 . Mr O MicPhail (7) 2 229- EASTHORPE 240 (F.G.S) Mass H Kanglu 9-11-11 ... R Farrant 3 17-1 DESTRUCTOR STRUMA 28 (6.5) D Nicholson 6-13-9 R Johnson 4 202- THE LUST F HAR 210 (F.G.S) Mr S Smith 7-11-9 ... R Guest 6 525- CALLEGGE BAY 2010 (F.G.S) of Severand 8-11-8 J Open B H70- GUICD-HDUSE BOY 203 (B.D.G.S) N Transportation 7-11-0 7 P-22 MONKS SOHAM 21 (D,G) 6 Hubbard 9-10-12 S Wynne

5-2 Destin D'Estruval, The Last Ring, 6-1 Rath, 7-1 Callisne Bay, 8-1 Easthorpe, Buckhossa Boy, 10-1 Morths Sobern. 3.05 TECHNIC GROUP PLC CLASSIC HOVICES HURDLE (Grade R: £9,510: 2m 4l 110yd) (8)

3-1 Brownes HBI Ltd. 7-2 Go Netive, 5-1 Gatilox, 6-1 Pealings, 8-1 Chatrol, Nadlawys, 10-1 Hopeful Lord, Villamer.

3.40 WELLMAN PLC NOVICES CHASE (£4,260: 3m) (8)

4.10 HOUGHTON VAUGHAN HANDICAP HURDLE (£3,404: 2m) (5)

1 0-21 EASY LISTENING 22 (6) N Hands 5-11-12 Judenum J Oaksum 2 P12- GLORE RUNNER 4SF (CD.6) J J O'Meil 4-11-9 . 1. Cooper (7) 3 1FO- THE RUNNER PHANTOM 21F (BF.D.G) M Tompium 8-11-7

6-4 State Rumes, 7-4 Easy Listening, 9-2 The Physic Phantons, 8-1 others.

☐ Tadwiga and Wizard King represent Britain in listed races at Leopardstown tomorrow. Tadwiga faces eight rivals while Wizard King attempts a fourth Irish win of the year in the

NEWCASTLE

1.10 Shining Edge. 1.40 Swynford Pride. 2.10 Fiveleigh Builds. 2.40 Forestal. 3.15 Golden Hello, 3.50 Berdaros.

GOING: GOOD TO FIRM (FIRM IN PLACES)

1.10 REDLAND AGGREGATES NOVICES CHASE

2-1 Shimmy Edge, 3-1 Sever Miss, 4-1 Maple Bay, 5-1 Prince Of Sents, 10-1 La Rinfest, Szelegram.

1.40 EBF NATIONAL HUNT NOVICES HURDLE (£2,264. 2m) (6)

7-4 Jessura One, 9-4 Loud Podigsiu, 3-1 Sarynford Prode, 8-1 Kill Smartes, 16-1 Janyay Matawa, 25-1 da Luguadag.

2.10 MBNA HANDICAP CHASE (£4,484: 3m 6f) (6) 1 1413 FWELEIGH BUILDS 14 (BF,C,F,G,S) Mest L Russell 10-11-10 2 Q/6- SIR PETER LELY 365 (C.F.G.S) M Hammond 10-51-10 Mr C Borner (5)

3 21US ROYAL VACATION 7 (F.G) 6 M Moore 8-10-11 ... J Calaghan

4 PED- PROC GN 215 (C.F.S.S) M Hammond 10-10-6 ... R Savriety

5-212 OVER-LOWING RIVER 9 (8F.F.G) J Wade 8-10-0 ... A Double

6 2/1- BILLSSPOOK 389 (C.G) R Brener 7-10-0 ... B Storrey

5-2 Findingh Burkts, 3-1 Royal Vacation, 4-1 Overflowing River, 9-2 Fink Stn, 8-1 Biliotecol, 10-1 Sir Peter Lety. 2.40 EKBALCO HANDICAP HURDLE (£5,099: 2m) (4)

3.15 SWIFT HANDICAP CHASE (£3,420: 2m 4f) (5)

1 3241 SPEAKER WEATHERSLE 5 (C.D.F.G) O Bremon 8-12-5 (Ses) 2 535 TIMBUCKTDO 238 (G.S) J Other 18-12-0 B Sturry 3 45-2 GOLDEN HELLO 8 (F.G.S) T Easterby 5-11-8 R Gardly 4 4-5P RALLEGIO 28 (G.S) P Montetta 8-11-0 A Dobbin 5 5422 BLAZING (JANN) 5 (C.D.F.S) J Habituck 10-10-0 C McCommeck (7) 5-4 Golden Helto, 9-4 Speaker Weathersh, 9-2 Blazzing Dawn, 10-1 Tembuckton, Reitingto

3.50 MAGPIE HANDICAP HURDLE

(£3,650; 3m) (3) 6-4 Door Forget Curits, 7-4 Bardsros, 9-4 Puntan.

COURSE SPECIALISTS

CHEPSTOW: Trainers: P Hobbs, 22 winners from 77 numers, 26.6%; D Nicholson, 16 from 57, 28 1%; M Pipe, 47 from 199, 23 5%; R Rowe, 8 from 36, 22 2%; P Nichols, 15 from 75, 20,0%; Mrs J Pimsen, 7 hom 36, 19.4%; Jackeys: A P McCoy, 26 winners from 98 ndes, 26.5%, R Dunwoody, 30 from 125, 24 0%; D O'Sullivan, 6 from 25, 24 0%; D Bridgwater, 19 from 87, 23.5%; S Burrough, 3 from 14, 21.4%; A Maguire, 12 from 57, 21 1%.

NEWCASTLE: Trainers: O Brennan, 4 winners from 15 runners, 26 7%; Mrs. M Reveley, 37 from 157, 23 6%, N Turkler, 3 from 2, 12 5%; P Monteith, 5 from 47, 10.6%; M Hammond, 12 from 15, 10.4%, G M Moore, 8 from 77, 10.4%, Jockeys: M Brennan, 4 winners from 15 ricks: 26 7%, R Gamby, 13 from 71, 18.3%; D Parker, 5 from 31 16.1%, A Dobbin, 16 from 122, 13.1%; M Foster, 3 from 24, 12.5% Only qualifiers.

UTTOXETER: Trainers: C Brooks, 10 winners from 30 runners, 33.3%; M Tompairs, 6 from 20, 30.0%; O Sherwood, 18 from 52, 27.7%; J J C'Niest, 7 from 31, 22.6%; P Cheschough, 3 from 14, 21.4%, D Nicholson, 21 from 98, 21.4%, Jockeys: J Osborne, 24 winners from 89 rides, 27.70%; C Maude, 7 from 45, 15.6%; A S Christ, 5 from 32, 15.6%, G Tomney, 6 from 47, 12.8%; R Johnson, 9 from 62, 11.0%; Only qualitiers.

WINCANTON: Trainers: O Sherwood, 12 winners from 36 namers, 33.3%; M Pipe, 41 from 145, 38.3%, Mrs J Poman, 15 from 84, 23.4%; A Turnell, 7 from 35, 20.0%; P Nichola, 25 from 131, 19.1%; J Glibord, 14 from 75, 18.7%, Jockeys: G Bradley, 9 winners from 39 rides, 23.1%; P Hitte, 8 from 41, 19.5%; A P McCoy, 15 from 85, 17.6%, T Dascombe, 9 from 71, 12.7%, W McFerland, 3 from 27, 11.1%; N Williamson, 6 from 56, 10.7%

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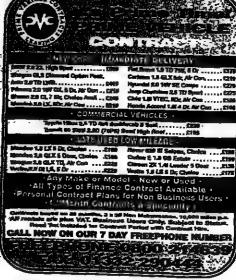
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New Saab wins the enthusiasts' approval

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Teletubby

he Teletubby taxi has arrived. The black cab is

L carrying a little more weight than before, but its new

curves go in, out and up in all

the right places, writes Kather-

ine Bergen.
Entering a taxi is not a
graceful business. As regular

passengers know, it is impor-

as you enter the present mod-

el or risk braining yourself on

taxi is 4ins higher, so customers

the low doorway. The new

will be able to straighten

The interior is spacious

and light, grey instead of the usual black. The basic ver-

but the next grade up is up-

hoistered in velour.
This taxi is a mixed blessing

a baby seat hidden in the cen-

a pram, but there are also five

trolling heater, fan, lights,

resistible to tiny fingers.

sion has plastic seats — nasty —

for people with children. There is

tral armrest and ample room for

switches each side of the cab con

electric windows and intercom, it

assengers will discover

they no longer have to

squint at newspapers in

crepuscular half-light. There are

not only more reading lights,

narcissist who enjoys lingering on his or her own image will

find the position of the vanity

It is too high up and at such

the middle of the cab to see

yourself property.

mirror does not encourage this.

an angle that you have to sit in

One of the neatest touches

is lights which signal the cab is

broadside or from the back you

While a couple of cab driv-

ers looked at the new taxi with

deep suspicion during my journey, some members of the public looked as if they might

take the Tubbytaxi to their

Charlie McCann, aged six.

shape, she explained. Her mother approved of it on the ba-

sis that it would be able to

hold "even more shopping".

Thomas the Tank Engine," said

This is because it has a friendly

hearts. "It reminds me of

for hire at the back and sides of the vehicle as well as in front.

Even if you only see the cab

will know that it is free.

their backs a little.

tant to adopt a pronounced stoop

SATURDAY NOVEMBER 8 1997

Fare deal: switch off the cabbie

Kevin Eason looks at the shape — and silence — of

London's new-style taxi

t could be a device sent from heaven, a button that will release a generation from the torment of cabbies who have had everybody in the back seat - and treated them to their unique brand of philosophy.

For the London taxi is ready to meet the next century after a £20 million facelift which introduces Thunderbirds-type styling for a world that treats the black cab almost as a piece of heritage as familiar as a Buckingham

Out has gone the traditional square-fronted, slab-sided taxi, which has carried millions of visitors to the capital as well as fares in cities all over Britain. In comes a curvy-ET TO GRIP The winter condition newcomer with the slopes and contours of the sort of people carrier that would look more at home in Gotham City than quaint London town. Nothing lasts for ever and

the vehicle we recognise as a London cab has had a lifetime on the roads; it was introduced in the same year of 1959 as the classic Mini. The TXI went on sale this

week and will become the cab we see from now on as it filters into fleets around Britain. It is a combination of

sleek British styling and technology which will free passengers — especialcommunicate with his fare through an elec-

in London' tronic: intercom of wonders - it can be switched off by passengers who have no desire to hear cabbies' opinions on politics/

religion/football/royalty/ the economy. Or for those romantics who enjoy the rear seat as a canoodling bench, a late night kiss and cuddle can at least be experienced without sound effects permeating to the driver's seat. The determinedly insular

can simply switch off by plugging the mobile phone or aptop computer into a power point and getting on with

The deaf can go on listening if they really want to though, and with abolsute clarity thanks to an induction loop system which broadcasts to hearing aids so that they can hear each agonising detail of the latest passenger to join the roll call of those who "have all been in the back of ere, yer know", the battle cry, it seems, of every cabbie.

The design details are often small but make the difference between confining the TXI to domestic sale or seeing it become the staple taxi for capitals around the world. London Taxis International, the manufacturer, hopes the new design will bring its cab, priced between £24,500 and £28,000, on to streets in New York, Paris. Rome and Tokyo. The company currently makes 3,000 taxis a year, 300 of them for export, a figure ripe for

Jamie Borwick, LTI's chairman, says: "It is a shape and style which is universal and as

useful on a street in the US as it will be in London."

LTI decided to consult its severest critics before going anywhere near a sheet of paper, so the company brought cabbies into its manufacturing plant in Coventry to ask them what they wanted. Then there was a long process of research into legislative demands, the needs of customers — from business users to the blind and disabled through to the drivers who had to spend hours at the

What drivers wanted more than anything else was to keep the classic shape of the tradi-Borwick, "and we have tried to do that while still producing a cab that is bang up to date."

Or does it look funny? The traditional taxi, known officially as the FX and later the Fairway, is so familiar, it is difficult to imagine climbing into anything else, which probably explains why the rival Metrocab has not really challenged for supremacy.

Designer Jevon Thorpe has managed to retain some of the classic shape while adding integrated owlish headlamps into a swept radiator grille and

bonnet which turns the taxi into a potential fashion icon for the millennium. More important. interior is roomler and more.

er and wider than its predecessor, the TXI has more legroom in the rear. The door space is

also a third bigger, making it easier for disabled passengers to swing in, while there is also an integral ramp to load wheelchair-bound passengers.

Safety has become a major issue and three-point belts all mund plus a central, integral child seat in the centre armrest will allay the fears of passengers who increasingly want enjoy in their own cars.

rivers should be more relaxed - no matter what their level of grumpiness - thanks to better allround visibility, clearer dashboard and quieter, smoother drive. Nothing revolutionary under the bonnet yet: a straightforward 27-litre diesel, supplied by Nissan, though it is 30 per cent cleaner

But it is the touches that move the TXI forward which will justify the tip in future: grab handles, floor and seat edges brightly-coloured for the partially-sighted and door pulls easier for arthritis suffer-

ers, for example. Or one small, but significant, improvement suggested by a reader of The Times. Eight years ago, he wrote to the editor to suggest that the door handles of taxis should be illuminated to help partially-sighted people. Now the TXI has door handles with located easily, even on the London ... or anywhere.



Extra headroom: the new taxi's doorway is 4ins higher, so customers can straighten their backs when getting in without braining themselves



Inner space, passengers will find they have more room and light, although assorted control switches will prove tempting for childrens' fingers



Vintage 1948: the London black cab made by Austin

BLACK CABS PAST ● LONDON'S first electric-powered taxis appeared exactly 100 years ago, replacing the horse-drawn Hackney.

■ THE FIRST petrol cabs were imported from France in 1902. THERE ARE currently 18,500 licensed cabs in London and 22,000 licensed drivers.

● THE FIRST postwar black cab, the Austin FX3, arrived in 1948. More than 7,000 were made in ten years. THE PRESENT black cab, the FX4, was introduced in 1959. More than 88,000 have been produced.

 THE FAIRWAY version, which allowed disabled access. THE LONGEST recorded fare was a 7,533-mile charity ride through ten counties in 1981.

• TWO "green cabs" powered by compressed natural gas

 SIR REX HUNT, Governor of the Falkland Islands, chose a black cab as his official transport. It was one of the few vehicles tall enough for his ceremonial hat.



Vintage 1959: the Austin FX4, which is still in service

Take two wheels, add rocket power, and head for 500mph

but using rocket power to

grasp the motorcycle land-

speed record surely places

Richard Brown in the bona

in the world record books.

Britain has not held the

two-wheeled speed record for

60 years, but Brown hopes to

snatch it from American Dave



Brown's Maximum Impulse with three rightet power it could beat the seven year-old record set on a Harley-Davidson ... Campos, who hit 322mph in

John Naish meets the man hoping 500mph on two wheels sounds dangerous enough to win another record for Britain

> the Utah desert seven years ago on a Harley-Davidson. Brown plans to fit three

fide lunanc category. What's rockets to his 26ft-long more, he hardly ever rides streamlined machine, chrismotorbikes on road or track. tened Maximum Impulse. ·Brown, who unveiled his nissile at the International when he makes the attempt. He has tested it using only Motorcycle Show at Birmingham's NEC this week, aims to one motor and reached achieve a land-speed double 100mph within two-and-afor Britain by joining Richard Noble, pilot Andy Green and half seconds. He already holds the British thrusttheir jet-powered Thrust SSC powered record, topping

180mpb in 1996. But Brown's major interest is rockets, not motorcycles: "I was undecided whether to go for the four-wheel or twowheel accord, until I heard

about Richard Noble's plans. I couldn't compete with the sponsorship and support he had. Over the past five years I have researched into rocketry. and we are ready to go for the record on Pendine Sands, in Wales, next summer."

While 32-year-old Brown last rode motorcycles seriously as a teenager, lack of experience does not perturb him: "This is more of a landbased missile than a motorbike, and riding it is very different because you are in a streamlined body and can't use your weight to steer."

Brown's is not the only

cylinders, a unique double crankshaft balancing system, a pneumatic clutch that stops the rear wheel hopping under engine braking a drag coefficient claimed to be the lowest on any production bike made so far, an electronic dashboard that can record 40 lap times and read out in kph

piece of technological wizardry at the show. Motorcycle

manufacturers are now fol-

lowing carmakers into the

realms of fitting swathes of

Aprilia's RSV1000, for ex-

ample, features two spark-

plugs in each of its two

gizmos to their wares.

or mph - and tell you when the bike needs a service. The Aprilia is planned for release next March or April, priced at under £10.000.

warranty.



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There is an implied lack of interest in questions such as "Why have we got roadworks here when there is another set of roadworks half a mile away?"

Cheaper flights to take off the traffic

exceptionally ornery to argue with the notion that the South East of England is just about Mankind's Worst Nightmare when it comes to travelling by road. Big and even medium-sized cities in the regions have their traffic problems, but people sitting in jams on the approaches to Manchester and Glasgow are rarely heard to sigh wistfully that they long for the M25 or Piccadilly Underpass.

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A sensible person might therefore have thought that in the pursuit of a less crowded South pulled out. Working parties and even royal commissions might be bent over oak tables in Whitehall monoliths, wresting ideas from their Oxbridge-honed brains in pursuit of less crowding on the

Unfortunately, this is not the case. And the reason this is not the case is that governments and their

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Peter Barnard

associated institutions have a tendency to sit around waiting for the Big Idea, the one they can take before a television camera so that a grateful populace can fling themselves on the hearthrugs of Britain in fawning gratitude for the ge-niuses who lead them.

They are not very interested, these geniuses, in the sort of modest proposal that might be found scribbled on the back of a

fag packet. This lack of interest in modest answers would not be so bad were it not for the implied lack of interest in modest questions. such as: "Why have we got roadworks here when there is another set of roadworks half a mile along the same road?"

There are no knighthoods, chairmanships of quangos, field trips to the Caribbean or non-executive directorships to be had from stopping two lots of men digging up one lot of road, so nothing happens. A thousand tiny inconveniences on the route to work or the shops add up to major grief, but officialdom is sleeping in a corner while we bleat about these small matters. Only the Big Idea will wake it up.

Take, for example, one of the

matters that contributes to the overcrowding of the South East: people travelling, in private cars, airports at Heathrow and Gatwick. The recent doubling of air

PIZZABIT BIA. ...JOBTWOD

nger duty, to £10 on internal UK flights and £20 on overseas ones, was imposed uniformly by the Government: it applies to all

But that is not quite the case with the flight supplements which tour operators impose on charter passengers. Yes, they apply at all airports but no, they are not applied uniformly. Book a holiday Crete, for example, and the flight supplement from Gatwick could be half what it is from Bristol, Birmingham or Manchester and a quarter of what people flying from Belfast are

The travel industry offers an explanation for this situation,

obliged to pay

which has to do with the extra costs of flying to provincial airports and the cost of staffing said airports for a limited number of flights. When sooke to the Air Users' Council this week, a spokesman said that the additional charge can only be justified if these extra costs are genuine - and there is no proof

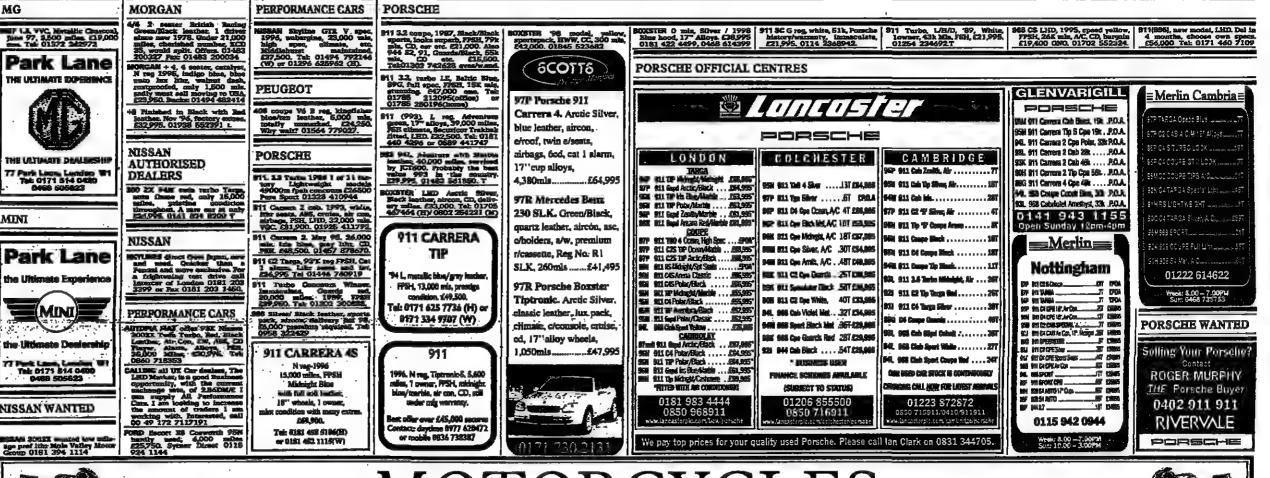
that they are not.

variations, they are ubviously not conducive to encouraging people to use provincial airpurts, even though the amounts per passenger are small. The size of the difference is not important. The point is that this differential pricing could be used, in reverse, as a way of setting the right example and beginning to encourage the greater use of

regional airports.
When the Government increased air passenger duty it could have - and could still - vary the amount between different airports. This does not need to be a complicated structure: there would he one level for Heathrow and Gatwick and a significantly lower

level for all the regional airports. No doubt this would draw complaints from people living in the South East, but they should take a longer-term view. The building of a fifth terminal at Heathrow simply creates more demand and puts yet more pressure on the intrastructure of a region already straining at every seam. Anything that eases this pressure must benefit people living in the South East and help to reduce the massive sums industry is losing each year through transport delays.

Surely John Prescott, Secretary of State for Nearly Everything, could sort this one out with a couple of telephone calls.







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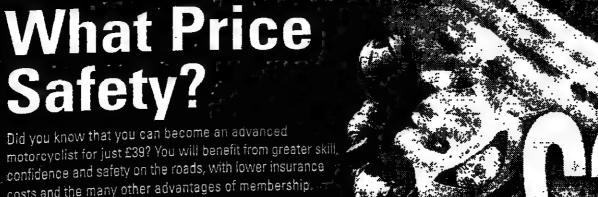
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Driving force gears up for a marathon to Cape Town

After Peking-Paris, the competitors are

preparing for an even longer rally, says

Eve-Ann Prentice

hil Surtees and John Bayliss, the winning team in the Pe-king-Paris rally, are to attempt an even longer marathon next year — but this time they will be in

The pair will join a drive from London to Cape Town which may prove up to 2,000 miles longer than the 12,000-mile Paris-Peking odyssey. But this time, Bayliss will be in a 1965 Ford Mustang, while Surtees stays with his 1942 Ford Willys Jeep which made its victorious entrance to Paris last month. But they will not be competing against one another; their vehicles belong to different classes.

Bayliss had an ominous moment when he and Surtees brought their vehicles to a gathering for entrants to the Cape Town rally at the RAF Museum in Hendon, North London, last weekend. A call went up for a fire extinguisher as he and Surtees were posing for photographs in front of a Spitfire. It quickly became apparent that the ominous belches of smoke emanating from beneath the bonnet of a nearby parked car were being produced by Bayliss's Mustang.

It was nothing, said Bayliss blaming an overheated coil, shrugging off the mishap and returning to his photo-call. "We can't wait to get back on the open road," he says. "We would have happily turned round and gone back to Peking after we reached Paris."

The same is true of the Jeep," says Surfees, who has yet to choose a co-driver for the Cape Town event. Bayliss will be sharing his Mustang with Richard Humphrey, a native of Cape

REGISTRATION



Town who came to Britain on holiday 26 years ago and stayed. "Navigating Sainsbury's with a trolley on a Saturday is the sum total of my career and experience in rallying," he admits on his entry form.

Next year's 40-day marathon is being organised by John Brown's His-toric Endurance Rallying Organis-ation (Hero), which runs the Land's End to John O'Groat's Le Jog each December. The route for the Cape Town drive - a classic reliability trial and 4x4 adventure drive in one - has yet to be finalised. The obvious geographical route would take the event through Sudan, but the civil war there rules that out and John Brown is pondering whether to send the drivers through Saudi Arabia and Yemen or

by ferry down the Red Sea.

Lord Steel of Aikwood, the former Shr David Steel, is talking to governments of all the countries en route and making diplomatic and administrative arrangements. Lord Montagu of Beau-

R100 CLK 100 6594



Surtees and Bayliss with the victorious Jeep now heading south

lieu, who took part in the Peking-Paris drive and wrote about it for The Times, is the

One of those hoping to take part is David Barnes, whose family moved to Britain from South Africa in 1960 when he was a child - and who has never been back since. "My son has been back, but this will be the first time for me." says Barnes, who is hoping to enter a Riley and was still searching for a co-driver last weekend.

More than 100 drivers have formally registered to take part and another 100 have registered an interest - more than twice as many as the 97 cars which set

out on the Peking-Paris run. More than 800 inquiries have been made about the trip to South Africa, from every continent and at least 14 countries. Closing date for entries is likely to be

he procession will set out, from a venue in London still to be fixed, at the end of October. Then, as if the sights of Eastern European mountain passes, through to Gulf desert and tropical forest were not enough, the intrepid travellers will be given time off for sightseeing. These side-trips (where entrants' cars will be locked away) are likely to include the souk at Damascus. Petra in Jordan at dawn, skin-diving in the Red Sea and a safari trip.

The organisers are happy to offer advice about choice of vehicle. "We are keeping very rough roads to a minimum, but some poor sections are unavoidable. In particular we have to take - albeit at reduced speed - about

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450kms of badiy corrugated road in northern Kenya where good ground clearance will be important," says John

The classic reliability trial will be for historic and classic cars made up to 1977, while the 4x4 adventure drive is a non-competitive event for owners of modern four-wheel-drive vehicles, an outstanding challenge for vehicles so familiar on the school run and so often criticised for never getting a tyre muddy despite their built-in ability to cover the toughest terrain.

The organisers are offering a mixand-match service for those who may not have a suitable vehicle or for those with the vehicle but without co-drivers. Only the first named driver for each vehicle needs to stay the whole course. A crew consists of up to four people per vehicle and crew members may be changed twice during the event.

The classic cars will be divided into six age groups, ranging from vintage to 1970s, and into classes based on bodytype such as saloons and sports/GTs. There will also be a special category for classic four-wheel-drive and utility vehicles. They will cover 250 to 750 miles a day and there will be time controls with marks lost for early or late arrival. Route and time allowances are to be made for older and smaller-

Entries so far have been split about 50/50 between the Classic and 4x4 events. The classics range from a 1924 3-litre Bentley to 1960s Jaguars, a 1972 BMW 2002ti, a hulking 1967 Humber Hawk Estate and a Ford Cortina Mki which has just finished the Peking-Paris Challenge.

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With quirks and comfort

ed remain intensely loyal. Its attractions include, historically at least, an endearing quirkiness backed by a reputation for safety and a glorious rallying past, writes

Alan Copps.

But after General Motors bought a half share in the company in the 1980s it seemed to lose its way, taking on too many of the global giant's bits to maintain a unique character but without selling enough in a ferocious-

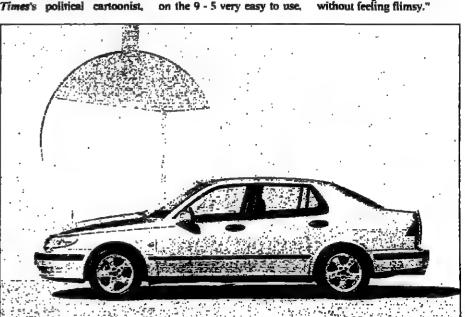
ly competitive market. Now the 9-5, which has just gone on sale in Britain, offers plenty in the way of performance and enough quirks to satisfy a Saab enthusiast plus an unprecedented level of comfort likely to attract more

To drive it is a pleasure. That's not just my view but drivers. Peter Brookes, The Times's political cartoonist,

usually drives a 900 convertible, but after a brief spin in a 2.3-litre 9 - 5 he was enthusiastic: "The engine is tremendous, there's a real feeling of power. But the other outstandg thing is that it's wonderfully silent. It would be after the convertible, of course. But it has a real feel of luxury."

Brookes was also impressed by the manual gearbox on the 2.3 model: "My car's an auto. I don't like manuals, but I found the box on the 9 - 5 very easy to use,

satisfying 'thunk'."
I would differ on that point.
I found the 2-litre with fourspeed automatic much the better car to drive. It also drew praise from Sue Foll, of The Times design department, whose regular transport is an H-reg 900: "The most striking thing about the 9 - 5 was the terrific visibility. It was much easier for me to find a comfortable driving position. It was also lighter to drive but

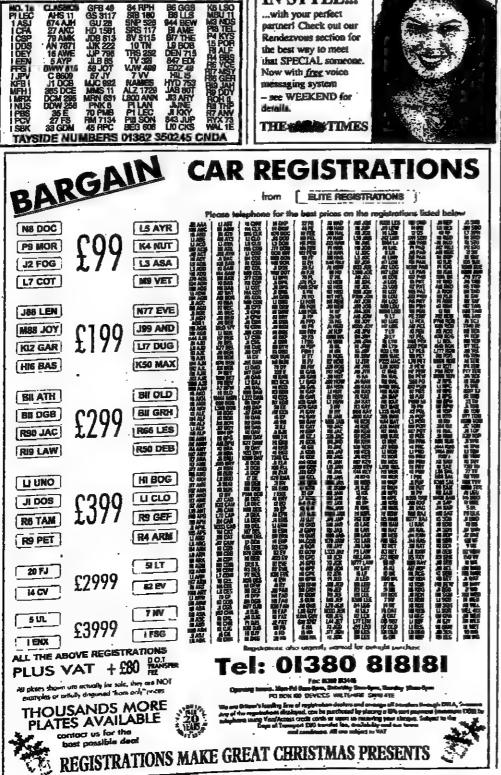


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NOVEMBER

funding problems

WEEKEND MONEY

OFF TO A FLYER 56

Public clamours to climb aboard Virgin bank



Don't get plastered on the piste

The ever more crowded ski slopes

and soaring medical costs mean

that good insurance cover is vital

before you start, says Lizanne Rose

The latest news from the slopes of Val d'Isère is not the number of It-girls who have been seen on the piste, but that skirage has hit Europe's ski resorts. In the past ski season, more than 70,000 holidaymakers on winter sports holidays were either treated for personal injury or were responsible for causing an accident. The combination of congestion on the slopes and the rise of potentially hazardous pursuits such as snow boarding, heli-skiing and acrobatic snow jumping means that the number of accidents is increasing.

Michele da Silva, of Bupa Travelcover, the travel insurance arm of Bupa, said: "We have seen a noticeable increase in the number of escorted repatriations which would suggest that accidents are becoming more serious."

She added: "As competition for slope space increases, attitudes are becoming more aggressive. As people seek greater challenges with increased risk, we are expecting to witness more and more liability claims for injured spectators as

well as for personal injury". Not only are the number of winter sports injuries such as fractures, dislocations and torn ligaments escalating, but so are the fees for treatment. Surgery and hospital costs for treating a broken leg in Switzerland will range from £5,000 to £8,000, and the standard cost of a stretcher repatriation from Geneva is £2,700.

In America, a broken ankle alone could cost more than £10,000 in medical bills. Unless you have full medical and personal liability cover, do not even consider stepping into your salopettes.

When it comes to picking the right policy, the plethora of products on the market can make the task just as time consuming as choosing your ski holiday. Most

The state of the s

and piste closure, but if you examine the small print there are key differences, including the amount of cover in each category.

li you are offered a ski insurance deal as part of your ski package, be cautious about accepting. Do not assume that this policy is adequate to cover against any eventuality. It insurance and will not offer you full

Always check that it covers you for piste closure (no snow), pre-paid expenses (such as the cost of your ski pass) if you have to cancel your holiday or injury prevents you from skiing, the cost of mountain rescue, theft or loss of your ski pass, and off-piste skiing. Caution should also be applied to foreign travel insurance offered through credit and charge cards: medical insurance, cancellation and personal liability will almost certainly be excluded.

MEDICAL COSTS

The first thing you should look for is the extent of the medical protection — El million should be a minimum. The Ski Club of Great Britain offers medical and emergency expenses up to E5 million; Bupa up to E10 million. A E25,000 to £30,000 permanent total disablement payment should be included, and personal liability of more than El million is a must, especially in litigious America.

Always contact your insurer immediately if you are injured and require hospital treatment. Andrew Blowers, managing director of Inter Assurance, cautions: "If you are injured in the United States. you are likely to be whipped into hospital and operated on straight away - whether or not that is the most appropriate treatment.

"Many American hospitals are eager to rip off insurers with

BEST INSURANCE DEALS FOR THIS SKI SEASON WORLDWIDE EUROPE 84890 858585 0171 375 0011 £194.50 £107.50 £228.75 (17 days) 30% (Bac the Shi Chib of GB res 01444 442211 £149.00 :478.00 EE2.40 E62.40 01252 747747 £89.00 £128,00 £75 01702 423393 £127.50 485 E103L50

vance, the insurance company may not be prepared to foot the bill."

OFF-PISTE COVER

If you are an accomplished skier and plan to go off-piste away from the normal runs and novices on the nursery slopes, make sure that your policy covers you for this before you leave, as many policies do not. Some of the policies that include off-piste skiing with a guide are Travel Insurance Direct, Inter Assurance and Europ Assistance

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Dagte; of birth

difficult for you to know what you are skiing over, and it is possible to trigger avalanches - off-piste skiing without a guide is rarely covered. Policies that do offer cover are Interzug Leisure, Columbus Travel Insurance and World Cover Direct. Preferential has no off-piste

exclusions. If you are only going cross-country skiing. Interzug Leisure offers a 30 per cent discount off its ski policy.

NO SNOW No-snow cover is normally includ-

no snow will vary from policy to if all but the nursery slopes are out policy. Bups Insurance and Europ Assistance will compensate for closure of the ski-lift system for more than 24 consecutive hours.

Both insurance companies will reimburse £20 per day up to £200 per insured person. Whiteley — a company that sells holiday insurance as well as general insurance defines no-snow as: "Due to a lack of snow, there is total closure of ski facilities. E30 a day will be paid if they cannot ski at their resort or any other resort within 30km of the pre-booked resort — up

maximum of only £250 for ski equipment. If the limits are too low, insure expensive items through your contents insurance. SNOWBOARDING Many ski resorts will have the

sure that the level of cover for your

winter sports equipment is set high enough to allow you to replace any

of it that may be stolen. For

example, Abbey National offers a

facilities for you to my tobogganing, mono-skiing, snowboarding, and to take part in ski school slalom races, but not all ski policies will cover you for these activities, hecause they consider them to be more hazardous than skiing and charge an additional premium.

The policies that do include cover for extra snow sports are Inter Assurance, Travel Insurance Direct, Whiteley and Columbus Travel Insurance. Also Bupa will cover you as long as you are with a qualified instructor.

VETERANS

Unfortunately, if you are over the age of 65, insurers will often double the premium for your age group. Skiers over the age of 79 will usually require a medical certificate proving fitness and need to obtain an individual quote. Preferential is one of the few insurers to offer fixed prices for people of all ages.

ANNUAL POLICIES

If you are planning to ski this year as well as holidaying abroad next cy can work out much cheaper than summer, an annual multi-trip poliyou buy separate single-trip policies each time you travel.

The premiums quoted in our table all include winter sports cover, but you may be restricted to only ten days of skiing. Certainly for families, an annual policy may be worthwhile even for just one trip

APRES-SKI

One final word of caution. Glubwein may be flowing freely, but if you happen to have an accident apres ski while under the influence. insurers warn that it is unlikely serious accidents — it is often ed as standard, but the definition of to £300." Other policies will pay out may reject your claim. Also make that any claim would be upheld.

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EQUIPMENT

If you have your own skis, look

carefully at the policy wording to

check the extent of your cover. Most

policies do not cover equipment

that is more than five years old and

other policies only cover equipment

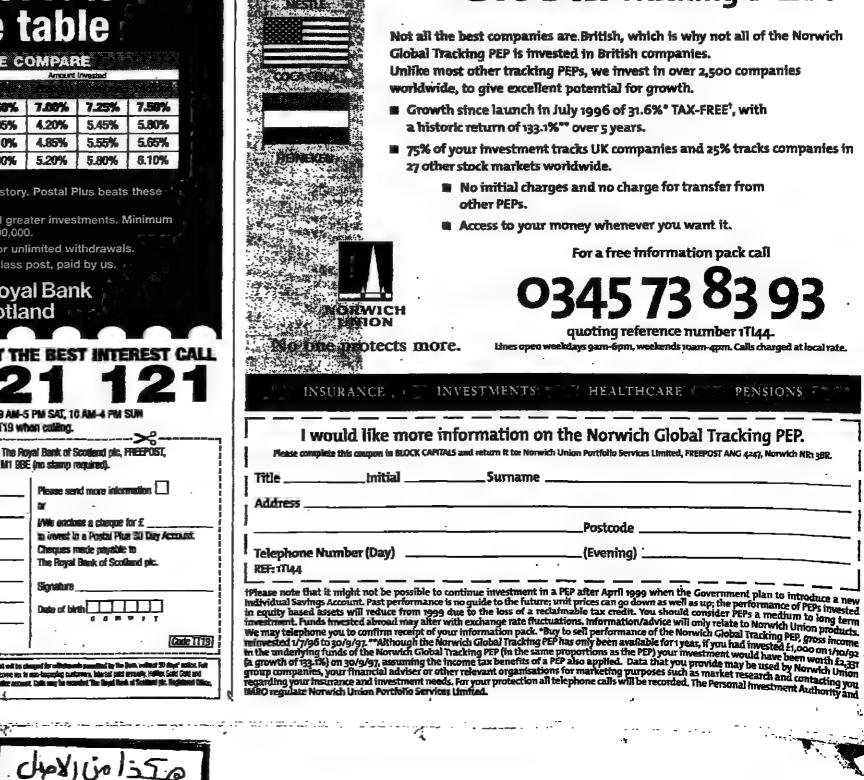
when it is stored in a locker or on a

So, if your skis are stolen while

you have stopped for lunch at a

mountain rectaurant, your insurer

locked roof rack.



Faith restored in bricks and mortar

liding stock markets provide a salutary reminder that share values can fall as well as rise. Uncertain markets may also prompt investors to look at alternative places

to put their money. The recovery in the housing market has restored confidence in property as an investment. The rise in values in many areas has also lifted yields on property used for private rented accommodation. The rental market is enjoying something of a revival reflecting increased demand, changes in housing legislation and easier means to finance property for rent.

A hundred years ago, nearly everyone rented their homes. In the late 1980s, when the property market was booming, the percentage of rented homes hit a low of about 7 per cent. Recent changes have pushed this figure to 11 per cent.

The letting market has picked up over the last eight or nine years, partly because of the many so-called slump landlords who started up people who needed the money from renting or who couldn't sell a property," says Matthew Ryall, economist at the Royal Institution of Chartered Surveyors.

Increased job mobility has also fuelled demand for rented housing while two Housing Acts in 1988 and 1996 have simplified legislation and made it easier for landlords to recover vacant possession at the end of a tenancy, so reducing worries about sitting tenants.

Last year, buy-to-let schemes were launched that enable would-be investors in residential properties to borrow up to 75 per cent of the value of a property. In addition lenders will look at projected rental income as well as current earnings when considering loan applications.

Companies offering such lacilities include Paragon Mortgages, Nat-West, Woolwich Direct, Halifax Mortgage Services and Mortgage Express. These buy-to-let mortgages are offered through the Association of Letting Agencies (Arla) - the main

trade body.

For the three months to October, buy-to-let lending rose 10 per cent to £93.1 million. Since the election, more

Buying a property for rental income is

a growing trend, says Clare Stewart

in the private rented sector, according to Arla.

HomeLet, part of Hanover Park Group, also offers mortgages to land-lords, but, unlike Arla-linked loans, the group's loans do not stipulate that properties have to be let via a letting agency, Another entrant to this market is the Bank of Scotland which launched its rental mortgage in September. This also assesses salary and expected rental income when considering loan applications and is designed for people who want to buy or remortgage a house for rental purposes. Successful property investment requires both astute choice of geographical areas where rental demand is good and where the property itself will app-

reciate in value in the long term. There is a buoyant rental market in London and the Home Counties, says Malcolm Harrison, of Arla, while Manchester and the area south of the city, are also important as large

centres of employment. Figures from The Joseph Rowntree Foundation Index of Private Rents and Yields, compiled by the Centre for Housing Policy at the University of York, show that in the first quarter of 1997 yields were highest in the North West with an average gross yield of 10.6 per cent. In Greater London the figure was 10.4 per cent and across the rest of the South East, 9.5 per cent. These figures compare with an overall yield level of 9 per cent in England, 7.5 per cent in Wales and 6.6 per cent in Scotland in the first

Choosing the right type of property to rent out is also very important, and in general the higher the property properties provide the best returns on the Joseph Rowntree Foundation, with a house with four furnished bedsits showing an average gross yield of 19.3 per cent in the first quarter of 1997,

Yields on one and two-bedroom flats are 11 per cent to 12 per cent, while the least impressive returns were shown by four-bedroom detached houses which yield about 6 per

letting agency business in Kent and is also a national council member for Aria, says the profile of the typical investor in private rented property has changed. "It is definitely a growth area and we are getting more people who have realised that other forms of investment may have peaked." Typically he says property investors are in the 35-55 age group, and with a fairly strong asset base, perhaps having paid off most of the mortgage on their home.
Companies such as his can speed the process for would-be landlords by

service which, says Mr Reeves, in particular suits people working abroad. Arla advises novice landlords to talk to agents to get a good idea of the local rental market. It is important, says Malcolm Harrison, that investors do not look at potential property as if they are going to live in rather what will let.

A new guide that has just been published, Investing In Residential Property, provides a thorough run through the many areas that need to be considered when buying and letting property as a business. It advises on a wide range of topics from what to buy and how to calculate the rent to ideas on how to decorate and what counts as a tax-deductible

Investing in Residential Property. Humphreys Consulting, £40 (inc p&p) 01869 350891. Association of Letting Agencies: 01494 431680. Aria huy-to-let hotline: 01923 896555. Bank of Scotland Rental Mortgage:

finding and buying a property, as well as furnishing and letting it a

floor of growth areas for renting

E dinburgh. Crewe, Stockham may seem unlikely buy-torent hotspots. But depending on how much you want to spend, a well-judged buy in one of these areas could yield up to 12 per cent gross in rental income.

Edinburgh is gearing up for the arrival of the Scottish Parliament in 1999 and an already-booming rental market set to grow further as plitticians look for pieds a terre. If high-rental yields are your main priority, you can buy a two-bedroom flat near Holyrood House and Queen's Park for £65,000 to £70,000 and rent it out for a yield of !1 to 12 per cent gross, says Brian Addir, of Ryden Lettings. Flats in new blocks are some of the best bets because they should need relatively little maintenance.

if you want something more traditional, you could buy a newly converted two-bedroom flat in a Georgian house in the New Town for £150,000 and rent it easily for £1,000 a month. The downside is that house prices are higher in the centre of an leibliae io fue lei get, so the rental yield will be nearer 8 per cent to 9 per cent. You will get a similar yield in Central London, says Jacquedential in Knightsbridge. You will never have trouble renting a property in prime areas like Knightsbridge, Belgravia or South Kensington. The prob-lem is that your initial outlay will be higher, so lowering your yield. Central London tenants also tend to be fussy, insisting on good kitchens and bathrooms, a garden or terrace and parking, all of which will cost you money upfront.
The best yields in London are

to be found in the commuter belt in areas like Beckenham and Bromley. Here you can buy a two-bedroom flat for about £70,000 and let it at a rent that will give you a gross yield of up to 12 per cent, according to Andrew Reeves, of Andrew Reeves and Co. The best buys are one or two-bedroom flats near transport links, but not on the ground floor nor above the second in a block with no lift.

Buying in the "golden tri-angle" of Manchester, Chester and Crewe will also yield returns of up to 12 per cent. according to Rupert Dearden, of Robert Jordan letting agents. room iibis yicid som of the highest returns, while on four-bedroom house yields fall to about 9 per cent.

SARA MCCONNELL

Treading carefully with the Revenue

La flat comes with a complex package of tax allowances attached. These vary, depending on the property concerned and the terms of the letting.

As a rule of thumb, expenses incurred in letting a property are deductible provided they do not relate to capital expenditure. Allowable expenses on a typical short-term let include loan interest relief, council tax payments and insurance premiums, together with water, gas and electricity bills where not paid directly by a

Certain legal and professional costs are also allowable. including letting agents' fees, provided the first let is for no more than a year.

When it comes to maintaining the furnishings of rented property, it is possible to claim a deduction for the net cost of replacing a particular item, but not the cost of the

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original item. Alternatively, it is possible to claim what is called a wear-andtear allowance. This means vou can deduct 10 per cent of the annual rent, after deducting charges such as council tax which would usually be paid by a tenant, with the 10 per cent allowance taken to cover the cost of normal wear and

If a rented property is jointly owned, for example by a husband and wife, it is also worth thinking about putting it in the name of whichever partner earns least to take advantage of a lower mx band. The Inland Revenue has a range of guidance leaflets for landlords *UK87, IK 140* and IR 150 — available from local IR offices.

CLARE STEWART

Pension fears led to flat purchase

Charles Dean, a new investor in rented property, said pension worries had prompted him. Mr Dean, a married teacher with three children wanted to use part of an inheritance to supplement his pension. Property looked appeals ing as an investment he could control.

This year he bought a one-bedroom flat in Bromley, Kent, using a £25,000 buy-to-let mortgage with Paragon Mortgages. The flat is let unfurnished and before tenants could move in, he replaced the central heating system to meet gas

appliance regulations. Mr Dean was advised by Andrew Reeves, a letting agent in Bromley, Kent. The agency found tenants on a six-month assured shorthold tenure cy within hours of the flat

being offered. the flat will have paid for itself and I can retire and use the rent as part of my pension," he added.

The would-be landlord's tale In on the ground

hristopher Rolfe, a surveyor from Lancashire.

bought a two-bedroom house in Surrey last spring on a scheme from Paragon mortgages. He wanted to get on the property ladder but was provided with a house through his own job. He says the rent covers the mortgage and he has not had to do many maintenance jobs on the

Humphreys Consulting, in its guide to Investing in residential property, urges wouldbe landlords to prepare a comprehensive inventory, and in particular to pay attention to the condition of items in

their property.
"At the end of the tenancy... if the item is now scratched or burnt, unless you recorded the condition accurately at the start, and had your tenant confirm that fact, you proba-bly will have difficulty in being compensated for the damaged caused by your tenant," the guide warns.

If you add or change anything in your property, amend the inventory accordingly and make sure your tenant initials the amendment with the date of the amendment.

The guide gives warning that you should not give an old tenant. Every inventory needs to look as though the inventory is an original. If you have problems at the end of the tenancy, you will have even



Absentee landlord: Christopher Rolfe in Lancashire sought a property to rent out in Surrey

more difficulty proving your case if the inventory you are relying on carries amendments from previous tenants.

The guide advises employsupervise the letting. It says: "Management is a job for experts, so much so that many lenders will not lend or give their consent to homeowners

to let, unless an agent is instructed both to let and manage the property. You simply cannot manage a tenancy on the end of a telephone. person-to-person contact with your tenants, either directly or via an agent acting on your behalf. Your tenant needs to

see that you care about both

your property and your ten-ant's well-being and you need to genuinely care. If you do not genuinely care, you will not make a good landlord."

ing boiler are responsibilities of the landlord. MARIANNE CURPHEY line Ironside, of Ironside Resi-

and servicing the central heat-

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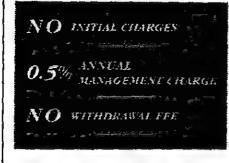
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Don't take a leaf out of Lawson's book

Before he delivers his Green Budget, Gordon Brown should perhaps recall an incident in the career of Lord Lawson of Blaby. This previous Chancellor has lived to regret his decision to disclose the ending of double mortgage tax relief in March 1988, but not to withdraw the concession until August 1988.

The delay aided the spiral in property prices, encouraging thou-sands into hasty and ill-considered home ownership, with a number of damaging consequences for individuals and the economy.

Similar chaos would ensue if Mr Brown decided, as some forecast, to announce changes to inheritance tax and capital gains tax that took effect on November 25 but were not revealed in detail until next spring's

The result would be an unseemly rush to find loopholes that might have escaped the Chancellor's eye. Instead of limiting tax avoidance,

or the second time this

year, the nation waits

pronouncements of the Chan-

cellor of the Exchequer. The

Green Budget, a consultative

document outlining Gordon

Brown's economic and tax-

ation options, will be published on November 25. The

proposals will not be finalised

until the formal Budget in

February or March next year

but some fear that they may be

The rich are particularly

apprehensive, believing that

the Chancellor will remove the

inheritance tax concessions

that allow millions to be passed between the genera-

At present, a wealthy busi-

nessman can leave all his

worldy goods to his wife in his

will without paying tax, as all

transfers between spouses on

She can then divide the money

between her children. Provid-

ed she survives for seven

years, these transfers will also

There is now a flurry to use the concessions while they remain available. Even the

moderately well-off with as-sets that they wish to pass on to their children, are being

encouraged to use the poten-

tial exempt transfer rules (see , or to create trusts,

death escape inheritance tax.

tions free of tax.

be tax-free.

backdated to November 25.



ANNE ASHWORTH Personal Finance

the delay would be a challenge to tax specialists to devise new and ingenious ways for the wealthy to shelter their assets from the Reve-

Instead Mr Brown should heed the views of accountants such as John Battersby of KPMG, who argues that the Green Budget should be used solely as the beginning of a consultation process.

it should contain a new outline for the taxation of capital gains, estates, pensions and savings, all proposals open for discussion. In particular, there should be some

COMMENT. Editor

clarification of the rules for the Individual Savings Account. Mr Brown will listen, as presumably he has no wish to be remembered as another Labour Chancellor who enriched the tax

avoidance industry.

Pride and Persistency

LIFE insurance companies have recently been responsible for the destruction of more than their usual share of trees. The documents detailing their proposals for pension reform form a large

Anne Ashworth and Caroline Merrell explain why tax lawyers are suddenly doing big business

pile on one side of my desk. These submissions to the Government's pension review contain many sound ideas on improving retirement provision. Together they construct an ideal world of pension saving where people would enjoy a well-off old age, living from the fruits of their low-charge pensions. In this superannuation Elysium, they would be neither a burden to the Exchequer or to future generations of workers.

If you were of a trusting nature. you might presume that insurers were now to be model citizens of the financial service sphere. But the Third Survey of the Persistency of Life and Pensions Policies. another recently published document also on my desk, suggests

that this is image is not deserved. Persistency measures how many insurance and pension policies lapse in the early years because customers are overwhelmed by the expense, or find invariably they lose money.

The Personal Investment Authority describes Persistency as a powerful indicator of the quality of the selling process." Its survey shows that between 1993 and 1995 36 per cent of pensions sold by insurance company salesforces were cancelled. This means that even after the mis-selling scandal came to light, salesforces were still men behaving badly (see page 58). To claim that, in the space of two years, there has been an entire revolution in the culture of these organisations would strain the credibility of even the

most indulgent observer. When Harriet Harman, Social Security Secretary, considers the pension submissions, she may allow herself to be impressed by their innovative recommenda tions. But she will also wonder at the gap between theory and

boys are back in town

A set to come the way or investors in business set to come the way of expansion schemes (BES) over the next two years, according to Matrix Securities, a leading tax shelter provider.

About 100,000 people in the maturing schemes will be able to take the money entirely tax free. This bonanza will hance the reputation of 1997 as the year when savers started to get something for nothing. Although BESes began in the early 1980s as a generous tax incentive to invest in start-up companies they only took off after 1988 when they were allowed to invest in residential

property.

The schemes now coming to the end of their life were launched in 1992 and 1993 just as the property market was entering a slump. To maintain investors' interest many of the schemes were underwritten by banks and effectively guaranteed to double investors' money over five years. A typical arrangement was that a share bought at 100p would be bought back at 120p. But the 40 per cent tax relief on BES investments meant it effectively cost the investor just 60p.

In 1992 and 1993 investors pumped £2.1 billion in to these schemes. Many schemes were set up to buy temporarily student halls of residence from universities who found the schemes a useful way of releasing capital at a time of financial constraints. By 1993, however, the Government saw

a gaping hole in its revenue and abolished the schemes. With such a large sum of money in the offing, companies such as Matrix are now preparing to launch new tax shelters for BES investors to roll into, although, as their money is not threatened by the taxman, many may decide to spend it instead.

The closest vehicles to the BES today are enterprise investment schemes (EIS) and

venture capital trusts (VCT) Both offer 20 per cent income tax relief and 40 per cent capital gains tax deferral. Maximum investment is \$100,000 and the money is

locked away for five years. Launched in 1494, VCTs have proved more popular among investors than EIS. partly because their shares pay dividends free of tax. This has led them to be dubbed the "super Pep" in some quarters.

However, concerns have been raised that about half of the trusts set up last year have invested in residential and nursing homes, not the small manufacturers and engineering firms they were designed to support. These asset-backed schemes go against the spirit of their legislation and are expected to be banned by Gordon Brown, the Chancellor, in his Green Budget on November 25. This will please VCT purists who believed the tax benefits were designed to reward high-risk investment, not become a tax dodge for well-heeled investors.

n the meantime Matrix is launching a new EIS L called Waveney Shipping which is aiming to raise £3.75 million to buy a new platform supply vessel which will be chartered to operators in the North Sea. Matrix believes the vessel will make a good medium to long term investment and will aim to generate £7,000 of rental income a day.

Waveney is managed by the same team which ran Britannia Shipping, a BES scheme launched in 1987 which operated a fleet of offshore vessels. In nine years it trebled the share price to 54p and paid nearly 5p in dividends per share. Minimum investment in Waveney is £3,000, 25p shares are being sold at El and the offer closes on November 15. For a prospectus call 0171 292 0825.

GAVIN LUMSDEN

taxman. Clive Scott Hopkins

of Towry law, the financial

adviser, also suggests making

CAPITAL GAINS

David Oliver, tax partner at

Arthur Andersen, the accoun-

tancy firm, expects the Chan-

cellor to radically reform

capital gains tax, now widely

seen as a voluntary tax, paid

only by those careless enough

Gordon Brown would have

two aims: to increase the

gains and to encourage long-

the £6,500 annual allowance.

Everyone can make £6,500

worth of profits on the dispos-

al of assets every year before

To promote long-term in-vestment, the Chancellor

could introduce a two-tier

Those who disposed of an

asset, such as a parcel of

shares that have risen in value, would pay tax at the full

seven years, would be exempt

sheltering cash from the Price Waterhouse, also be- who are resident in Britain but

capital gains tax system.

paying capital gains tax.

term investment.

in any change to the rules,

not to organise their affairs.

will move to tax short-term gains more heavily, taxing them as income. He also predicts that the Chancellor could also scrap reinvestment relief, another valuable capital

gains tax concession.

He commented: "At the moment if you sell anything and make a gain, you can defer the gain by investing the money in unquoted shares. You will not be taxed until you sell the investment. This arrangement is perceived as being too generous."

John Battersby, tax partner amount raised from capital at KPMG, agrees that there should be a more lenient system of taxation for longer There are a number of capital gains reliefs, including term gains but he points out that the Chancellor may consider such a change too costly. There is a widespread view

that the Chancellor may also move to attack the much exploited loopholes that allow the rich to amass fortunes in Britain then to leave the country to avoid paying tax.

Mr Whiting said: "Many people avoid paying capital

gains tax by leaving the country. You could have a multi-million-pound company and

rate, while those who held sell it from abroad and escape them for a period of time, say the tax. This is open to abuse." The Chancellor may also from the tax or pay a lower tackle another thorny area. Belgravia and Mayfair are rife John Whiting, tax partner at with the secret rich; foreit

Rich fear a soaking from Brown are domiciled elsewhere (your country of domicile is your true homeland). They pay little or no income tax, capital gains tax or inheritance tax. Previous attempts to bring this group within the tax net have failed, as it was argued that they would quit Britain, tak-

ing their capital with them. INHERITANCE TAX

Inheritance tax, is another eminently avoidable tax, although any assets above £215,000 are taxed at the rate of 40 per cent at death. This amount includes your home. Inheritance tax is simple to

elude. Under the current rules

any gifts made more than

seven years before death are exempt from tax. Gifts made in the seven years before death are subject these potentially exempt transfers (Pets) could be entirely Mr Whiting said: "We could see an abolition of the potentially exempt transfers, and a

move back to the life time

to tapering relief, depending

on how many years before

death the gifts are made.

Arthur Andersen believes that

transfer tax." Mr Oliver believes that inheritance tax relief on the unquoted shares of companies passed down through families could also be axed by the Chancellor.

He pointed out that shares in unquoted companies had previously been taxed when they passed down through families. He said: "This led to a whole cottage industry concerned with valuing unquoted companies."

John Battersby thinks that the Chancellor could announce a 10 per cent lower rate of tax, as part of the welfare to work package. To pay for this, he could abolish the current 20 per cent lower rate band. There may also be tax

INCOME TAX

credits and reduced rates of National Insurance for workers who are on low incomes.

SAVINGS

Mr Battersby also hopes that Mr Brown will reveal more of his plans for Individual Savings Accounts (Isas), the replacement for Peps and Tessas. Those who have saved in Peps and Tessas wish to know if and how they will be allowed to transfer their holdings into the new-style account.

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عدد امن رلامل

Repossessions may rise as state benefits are cut

T borrowers claiming state help with mortgage repayments are being forced into arrears and are risking repossession because of a widening shortfall between their monthly mortgage renavments and the amount the State will pay.

Angela Pearson, one of many borrowers forced to claim state support through redundancy and ill health, is receiving only £450 a month to cover her £800 mortgage repayment. She supplements this with £50 a week from state benefit but has still accumulated arrears of £5,000 since 1993.

Two weeks ago the courts gave Abbey National, her lender, permission to repos-sess her home. Nick Lord, her adviser at the Citizens' Advice Bureau (CAB), argues that the gap between what she receives from the State and her actual payment helped to push her into arrears. Since 1995, in a bid to cut costs, the Government has used a standard interest rate, currently 7.57 per cent, to calculate payments. But most borrowers on variable rates are paying 8.45 per cent, leaving a substantial shortfall. Miss Pearson is paying 8.35 per cent CAB housing advisers and

lenders gave warning two years ago that draconian cuts to rein in the El billion annual income support bill for mortgage borrowers would mean more repossessions as the state safety net was removed and people fell further behind with their mortgage repayments. Now they say their fears are

being borne out. Mr Lord said: "We are now starting to see the effects of the income support A gap is growing between state aid

Lenders (CML) said: "The effect of the standard variable

rate is showing through now.

It's not possible to quantify it

but it's certain that people are

review of the way the standard

rate is calculated, arguing that

the current method of averag-

ing out the published rates of a

sample of the 20 largest build-

ing societies distorts the fig-

ures. "It includes discounts

and fixed-rate deals, and the

trouble is that the sample is no

longer representative now that

most of the biggest building

societies have become banks.

The standard rate only moves

when mortgage rates move up or down by 0.25 per cent. It last

Any review will almost cer-

tainly be too late for Miss

with the loss of her South

London home, which has been

specially adapted for the use of

her disabled mother. Miss

Pearson herself was diagnosed

with multiple sclerosis five

years ago, two years after she

pought the three-bedroomed

home in 1990. She has been

struggling to keep mortgage

arrears under control since

1993, a year after she lost her

job. She borrowed £80,000

from Abbey National to buy

her home, valued at £105,100

in 1990. But she had taken out

a deferred-interest loan. Her

total outstanding debt includ-

Abbey National said: "The judge [who heard the case]

was concerned that debt was

building up with no prospect

of it being paid off." But the

fully aware of all her financial

and medical circumstances we

ing arrears is now £105,000.

moved on September 28.

The CML is pressing for a

experiencing a discrepancy."

and mortgage

repayments, says Sara McConnell

ment Abbey National, the second-largest lender, noted a I per cent rise in arrears, which it suggested was partly a result of withdrawal of state support. The latest figures from the Lord Chancellor's department show the number of repossessions started in the county courts in the third quarter is the highest so far this year. A total of 17,182 cases were started in the third quarter, compared with 16,841 in the second quarter.

Some of the fiercest criticism of the proposals by Peter Lilley, then Social Security Secretary, was reserved for plans to calculate all state payouts using a standard rate. The Government said this would make benefits simpler to administer. But as interest rates rise more, borrowers find that less of their monthly repayment is covered.

Borrowers trapped in high fixed rates and those sold mortgages where part of the interest was deferred then added to the outstanding debt will normally face demands for substantially higher repay-ments than allowed for by the State. Under DSS rules, interest will be calculated only on the original loan and will not take into account higher payments on larger debts incurred by holders of deferred-

Pressure is on to safeguard loan cost

inisters are pressing insurers to find ways of persuading more insurance to cover mortgage payments if they fall ill or lose their jobs (Sara

Only a minority of borrowers buy payment with their loan or later, According to research by the Jospeh Rowntree foundation earlier this year, three quarters of borrowers had no insurance, although now signs that the takeup rate is rising, especially on new loans

Hilary Armstrong. Housing Minister, has made clear that the current Government will he no more generous than the last in meeting mortgage bills and that borrowers will be expected to take out their own insurance.

Existing protection policies have been riticised for offering limited and expensive cover. Two years ago, when the previous Government cut state help, insurers promised to improve policies. Critics say there is little sign of this.

Cover tends to cost £4 to £4.50 per £100. On a £50,000 loan this is about £16 extra per month. A few lenders offer free cover. You can choose to pay only for accident and sickness or only for redundancy. Policies normally pay out for only 12 nths. insurers ciaim that most people find themselves a job within seven months. If not, they face rising

Self-employed people and contract vorkers find () more difficult to get cover. that the self-employed declare themselves bankrupt before they pay

It is normally two or three months before payouts start.

In-depth plan overcame cashflow crisis



en Wilson, a recruitment spe-cialist, is still reaping the bene-fits of his initial approach to the bank ten years ago (John Givens writes). The 41-year-old Durham man decided to go it alone in 1987 - after working for a leading accountancy recruitment agency for six years — and set up his own company, Ken Wilson Associations, in the centre of Newcastle. Although his business didn't need

within weeks of opening Ken began to place temporary accountants, which meant he would need some help with cashflow because he had to pay accomitants at the end of each week but his havoices to the companies he worked for took longer to come through.

After taking advice from financial specialists, Ken put together an in-depth business plan with realistic cashflow forecasts before going off to

effort which had been put into the business plan and the realistic approach I took with the cashflow forecast. And after asking lots of questions they were happy to offer me se overdraft facilities I needed.

"It was my first meeting with NatWest and I knew it was important to make a good first impression. I think that it has belied me to maintain a good business

You're in business with a little straight talking.

funds to get started or to A expand, the way you present your proposal to the bank will be crucial to your success. Most companies need to borrow money at some time, but finding a bank that will look favourably on your re-

However, a well thought out idea presented to a lender in tandem with a comprehensive business plan will go a long way to making sure the bank at least gives the proposal serious consideration.

According to statistics from the leading banks, most borrowing requests are turned down because the idea presented to them is fundamentally flawed. This is often because the person setting up in business assumes that they can simply do whatever job they are currently employed to do, but as a self-employed person. A bank will look very closely at all aspects of your proposed business when mak-

ing a lending decision. Having the core skill to start a business is not the only thing you will need to make a success of going it alone. For example, you may be able to engine in ten minutes, but if you don't understand a bal-

ance sheet or you find it hard your idea off the ground, try to to market your business, then the path to success is likely to

Any bank will want to see a sound business idea that has been properly investigated and costed, along with people who know what they are trying to achieve, have the skills to do it and understand the potential pitfalls.

Listen to your bank: If your bank refuses to lend you money because it does not have faith in your business idea it might be wise to take stock of what it is saying rather than rush off in a fit of pique and try to take on the world at all costs.

Banks have years of experience of looking at new businesses and can often spot a potential drawback long before the person setting up the company can. Therefore, if your bank manager refuses you the money you need to get

understand the reasons why.

Track record: One of the main things that will go in your favour when asking for bank borrowing is a good track record. However, if you are new to your business this might be hard to prove. You can help yourself by making sure you have done plenty of market research and know what you are trying to achieve.

The business plan: Assuming your bank likes your idea, the key to your borrowing request being seriously consid ered will be the quality of your business plan. This details everything about a business that is relevant, including what it does, what its competition is, how it intends to operate, the amount of sales expected in the first few years, the profit margins, who the partners or directors are and what the business costs will be and cashflow, projections.

If you are looking to borrow money, you must be able to show that you can afford to repay it. If you are using a loan, to buy machinery it is unlikely the bank will want to lend over a term longer than the life expectancy of the equipment. The best tip is to be realistic with your forecasts. Michael Conroy, national small business manager at Midland Bank, says: Expecting to be

paid very soon after making a

sale is a common mistake

made by people putting to-gether cashflow forecasts."

sales margins that are artifi-cially high, or cost estimates that are too low. Furthermore, if you make unrealistic claims or assumptions you are only kidding yourself and reducing the chances of your business Security: Most borrowing

will need to be backed by some form of security, which could mortgage on your house to legally binding personal guarantees. The degree of security will depend on how great a risk the bank thinks you are. Many people worry that if they use their house as security they could end up homeless if their venture fails. Although this might happen in the most; extreme cases the major banks prefer to try to find another way for the money to be repaid. If you don't have any security you could turn to the Small Firms Loan Guarantee Scheme, where the Government underwrites 70 per cent of the amount borrowed, leaving the bank issuing the lending with a potential loss of just 30 per cent if the company fails. The costs: Banks vary their charges for businesses depend-ing on the risk they believe is attached. To some extent charges can be negotiated, if a bank offers lending at a rate higher than you think is reasonable you might get a better

After you get the me Banks are used to people hitting repayment snags, but they do not like people who ignore problems. If you hit any financial problems let the bank know. Taking extra funding without asking will sour your relationship and probably cost you a king's ransom in punitive charges.

JOHN GIVENS

Repossessions are always distressing and more borrowers on benefit today fear it may affect them

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Jill Insley on the scepticism surrounding a new investment trust



main relatively low, an investment trust romising an annual yield of 5 per cent should have power-

Martin Currie, the Scottish investment house, aims to offer just that with the launch of its new High Income Trust. This Is a "split capital" investment trust, which means it offers more than one type of share

fulfilling different roles. Half of the trust's shares will provide income, while the other half — known as zero dividend preference shares — will provide capital growth. Both in-come and zero-dividend preference shares, or zeros, will

cost 100p per share at launch. ings, aiming for an initial gross yield of 11.5 per cent. Dividends will be paid quarterly, with the first payment due in May 1998.

duced by the growth of 8.4

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per cent a year. Martin Currie intends to achieve these high yields through a mixed portfolio 75 per cent will be invested in high-yielding UK equities, with

the balance in fixed interest The 11.5 per cent yield on the income-producing investments. As the income shares comprise just 50 per cent of the trust's value, but benefit from all the trust's dividends, the whole portfolio has to produce an income yield of 5.75 per cent. However, this is still considerayield of the FTSE 100, at 3.3 per cent, or the FTSE All-share, at

The trust will wind up on May 3I, 2004, releasing the portfolio's value to shareholders. If all goes according to plan.

> Eagle Star Scottish Widows

Legal & General

Virgin Direct

Virgin Direct

Legal & General

Scattish Widows Marks and Spencer the trust should pay 169p per share to zero shareholders.

Bill Lambert, a director of Martin Currie, says that the ze ros' final value is covered 1.15 times at outset by the value of the trust's assets. This is a very limited amount of cover - the trust's prospectus states that, if the assets fall by more than 2.2 per cent a year, zero shareholders will face a lower final

Încome shareholders will receive any capital left over once zero shareholders have been paid. Martin Currie has calculated that the trust needs to produce capital growth of 5.1 per cent a year to repay income shareholders' original stake.

However, if the trust suffers an annual fall of 2.2 per cent in asset value, income shareholdcapital. John Edwards of Berry Birch & Noble, independen financial advisers, is sceptical about the chances of income

says: "To get this kind of vield, the growth. There's a high risk of

losing capital."

Mr Edwards says that, after the trust's launch costs of 2.5 per cent have been deducted, shareholders could still face a further drop in the value of their investments when the shares start trading on December 2. shares for the full six-and-a-half vears do not need to worry about the discount in the intervening period. Mr Edwards says the zeros are attractive, especially if bought after the trust's launch, thus avoiding the effects of any initial discount

and the start-up costs. Richard Boyton of Freser Smith, the IFA, would also recommend the zeros, particularly to parents wanting an investment for their children. He says: "Income above £100 earned on investments given to

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children by their parents is taxed at the parents' rate. But all children have their own capital gains allowance of £6,500, so investments generating capital gains are much more suitable." He says investors who buy the

income shares should hold them in a self-select general Pep to ensure no income is lost to tax. Amanda Davidson of Holden Meehan likes the high yields on offer but believes that the comment trust may deter some.
"There are other high income schemes around, such as high income bonds, which are much easier to understand."

Score: *** Products graded from * (puor), to Applications for the Martin

Bank bolsters the bears

Thank goodness that Alan Greenspan is running the world's most of England's monetary policy commit-tee. If and when Mr Greenspan's Federal Reserve Board raises short-term interest rates in America, you can be sure he has thought it through.

Here, the new masters look a bit trigger happy. In August, when they completed four successive quarter-point rises in bank base rates, they offered the foreign exchanges "the perception that interest rates have reached a level consistent with the inflation target". There would therefore be a pause, at least until this week, when the Bank's new Inflation Report updated the analysis. The Bank was rightly applauded for managing to put up the rate of interest while talking the pound down from its worrving summer heights.

Thursday's quarter-point base rate How far it goes depends on whether people believe that the Bank was just having a final tinker with the controls or that this is the start of a new round of has merely brought forward the peak of the short-term interest rate cycle is convenient for all those to whom asset prices are dear. It is certainly widely held by traders. Futures prices on Liffe imply that short-term interest rates will peak below 7,5 per cent in the spring.

This argument has some sense. Not a lot has changed since August. Inflation is lower, money supply growth up a shade. Tallies of consumer spending have been confused. Sterling has wandered about as the prospects of joining



the pound is still drawing strength from not being in the first wave. The stock market is deflated even if shares are not down much, the FTSE-100 having rushed ahead in September to its October 2 peak of 5,330.

The key to the Bank's decision to press the interest rate button again must surely have been the continued rapid growth of the economy, as recorded in the gross domestic product for June-September. The Bank thinks the economy is growing too fast and that earlier brakes, such as the surge in sterling, have not worked. If this is the case, then the Bank will not be satisfied until growth has fallen from nearly 4 per cent year to 2.5 per cent or less.

If Thursday's rate rise is to be the last, it will be because the economy slows sharply at the beginning of 1998. If it keeps growing at 0.7 per cent a quarter or more, base rates should rise again.

This is not an enticing prospect for the generality of shares over the next few months. Big investors polled by Merrill

company's earnings per share to grow by 7.4 per cent next year, only slight less than the currency-depressed 7.8 per cent estimated for 1997. This may not look extravagant but hardly suggests a sharp slowdown at home. If earnings growth proves lower, shares are not an outstanding bargain when, on average, £100 still buys less than £6 of profit and about £2.75 in dividend. Yet if there is no slowdown, base rates will rise to 7.5 per cent or more. That would make cash an even more attractive short-term holding for big investors who can earn wholesale market rates and probably push sterling up further, hurting companies'

ven futures markets, though optimistic un interest rates, do not anticipate much recovery in the FTSE 100 index before the spring. Since price falls were predicted here a formight ago, the FTSE-100 has shed about 4 per cent, the crash of October 28 having thankfully been a six-hour wonder. The index is about 10 per cent off its peak. London has failed to bounce back like Wall Street.

There is unfinished business to be sorted out before investors can again buy with confidence. UK shares will stay in thrall to world markets, especially US interest rates. On a domestic view. prices do not yet seem to reflect the highest money rates around. For now. buyers should be highly selective while the FTSE is above 4.600. Bond yields looked stretched and cash more attractive. Those who fancy a gamble might instead look abroad to markets such as Japan that really have crashed.

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Susan Emmett says many who want the new bank account will not qualify

Virgin for a new year launch

the new Virgin banking service will be made available to the general public at the beginning of next year, earlier than planned because of great interest in the scheme. Since the account was opened to Virgin Direct's 200,000 customers last Saturday. 10,000 have shown an interest in transferring to it.

But thousands of non-customers have also asked when they can sign up. Virgin One, a joint venture between Virgin Direct and the Royal Bank of Scotland, was originally scheduled to launch in March. The service combines a current account, a mortgage and a savings account.

But many of those who most

admire Richard Branson will not be suitable applicants. The new mortgage and current account will be out of reach to most borrowers, as according to the Council of Mortgage Lenders, two-thirds of homeowners take out mortgages under E50,000. Virgin One is only open to those with mortgages above that limit. CML figures for 1996 show that 26 per cent of loans are granted for mortgages under E25,000 and 40 per cent for borrowing between E25,000 and 550,000.

The other barrier that could prevent homeowners remortgaging with Virgin are the high redemption less charged by many providers. While those with a standard variable rate mortgage are unlikely to be charged for early repayment, borrowers with a discount or fixed-rate mortgages could face hefty penalties.



Richard Branson, the intrepid balloonist, now hopes to scale the heights of the banking sector

Virgin Direct estimates many will have to pay a £500 flat redemption charge while homeowners with discount mortgages will be required to pay back the full discount. Some penalties are more sev-

Woolwich Direct has a redemption charge of six months' interest for its five-year fixedrate mortgage. It also charges six months' interest for the early repayment of its twoyear fixed-rate mortgage up to three years after the fixed term has expired.

Virgin One is attempting to break down the barrier between savings and borrowing. Aimed at those earning at least £16,000 a year, it requires customers to transfer their mortgage and pay in their salaries into what effectively works as a current account. There is a single interest rate for the entire facility but it is variable and starts at 8.1 for borrowings of up to 50 per cent of the credit limit. The rate goes up to 8.2 at 75 per cent of the credit limit and 8.7 for 95 per cent. It has credit cards and 24-hour banking.

ith increasing numbers of people working freelance or on a short contract, the need for flexible mortgages has grown. There are currently about 20 flexible mortgages on the market

The first by Legal and

1995. Borrowers once had no choice but to repay their mortgages by making the same payment each month for up to 25 years. But such a rigid arrangement is unsuitable for

those whose income varies.

Flexible mortgages enable borrowers to alter their payments every month according to their circumstances. If they can afford it, borrowers are also given the choice of paying

off their debts early.

However, not all lenders offer payment holidays although the Bank of Scotland's Personal Choice mortgage is typical in allowing borrowers to suspend payments for up to six months a year.

Like Virgin One, most flexible mortgages enable borrowers to withdraw any overpayment but the minimum limit does vary. Legal and General, Mortgage Trust and Scottish Widows have a minimum withdrawal of £500 whereas UCB Bank will not allow customers to make withdrawals below £2,000.

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Figures from Moneyfacts, the information service provider, show that interest rates charged by Virgin One are higher than many other providers.

providers.
Sainsbury's Bank Options
Mortgage rate is 7.45 per cent of
for a loan up to 75 per cent of
value and the bank also pays
£400 towards legal costs. Legal and General has a rate of
7.7 per cent for loans up to 95
per cent and even Royal Bank
of Scotland, Virgin's partner,
charges 7.7 per cent and gives
free unemployment insurance
for four years.

Martin Campbell, marketing manager for Virgin Direct, defends the rate by saying Virgin One is more than just a

mortgage.

"Hopefully people will see the benefits in the bigger sense rather than just the mortgage," he said. "It's a product that is intended to simplify finance. You cannot just compare it directly with other

Virgin One may have been billed as a revolutionary new product but it is actually not the first of its kind. Mortgage Trust, a current account mortgage, was launched in April this year and like Virgin One provides a cheque guarantee, debit and cash card.

Solid investment a or fool's gold?

Plans for a gold mine in Devon have recently sparked public interest. Talk of digging for gold inevitably sets the imagination racing, but all that glisters is not always such a good

Gold for many years reigned supreme as the investment of enduring and universal appeal. It provided the benchmark for currencies and a safe haven when stock markets looked rocky. But gold is now under pressure; its price recently hit its lowest point for more than 12 years. Here Weekend Money answers some of the questions thrown up by the way gold has lost its allure and what the prospects are for its return to more glittering form.

How has gold fallen in price?

In 1980, when oil prices were soaring, gold leapt in value to \$850 an ounce. This year the price has seen a sharp fall from more than \$360 in January to around \$312. In 1982 gold krugerrands were trading at over £340 an ounce, compared to current levels of less than £190.

What has prompted the decline?

This year the gold price has been rattled by a number of central banks selling their reserves. In Europe gold sales by banks in Holiand and Belgium were seen.

how the precious

metal appears

to have lost

as part of moves to get ready for monetary union. But selling gold is not just about housekeeping. The statement at the end of October from the Swiss National Bank to say it, too, is considering selling a large chunk of its reserves, effectively to invest in betterperforming assets, prompted the most recent price falls.

Is gold likely to come back into fashion as an investment?

Despite the change of heart shown by some banks, demand looks buoyant in many markets, which would suggest there is scope for recovery. Jewellery is the biggest consumer of gold, with the Middle East and India among the largest buyers. Last year the demand from the world jewellery industry outstripped gold mine production.

When is the price likely to recover?

Despite the gloom in the market there are some more bullish supporters of geld, who are cautiously opti-

steady and begin to move back up in 1998. The arrival of a single European currency will mean banks do not need to hold such large gold reserves, but this could provide a buying opportunity. While uncertainty over what the central banks might do remains, some analysts argue that banks will be less tempted to sell reserves given the low price at present.

How can the private investor buy gold?

The days of krugerrands stashed under the bed as a guaranteed nest egg for retirement are long gone. It is possible to buy gold coins and sovereigns, but buying in small amounts is expensive because each time you pay a premium for the cost of manufacture and distribution. The price you pay will also be affected by movements in the sterling-dollar exchange rate because gold is traded in US

dollars in world markets.

Another option is to buy gold bars in duty-free shops to avoid paying VAT. Travelex, the bureau de change group, sells gold "biscuits" in its three UK duty-free shops at a current price of £725.

What about shares in gold mines?

Another route into gold investment is to buy shares in a gold mining group or into a unit trust specialising in mining shares

The public's £1.4bn that melted away

to affect the life insurance industry. Up to 2.7 million people may have been wrongly advised to take out a life assurance or pensions policy in the past three years. Data from a new report prepared by the Personal Investment Authority shows that nearly a quarter of regular premium policies sold by insurance companies in 1993 have since been cashed in. This indicates that customers have been encouraged to invest in unsuitable schemes which they cancel, in some cases, because they cannot afford the premiums. Many also surrender the investment because they feel that they have no need of it.

Life insurance and pensions poll-Lincoln, Albany, Abbey Life, GAN representatives but only 67.6 per cent

cies sold in 1994 and 1995 have lapsed at the rate of 17.9 per cent and 10 per cent respectively. This means about £L4 billion of regular premium business taken by insurance companies is now void. Because of the effect of high early charges on products, which include personal pensions, endowments, sickness plans and life insurance, only a fraction of this money will have been

returned to investors.

Low persistency figures can indicate that a company is targeting people who will not be able to afford the burden of regular payments or for whom the policy is unsuitable.

The PIA is now preparing to crack down on weak performers such as Lincoln Albany Abbay Life CAN

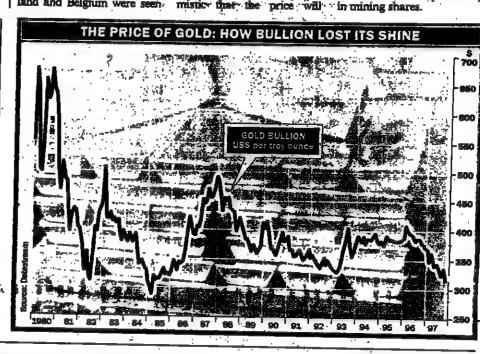
Life, London & Manchester and Britannic Assurance which have only retained about 70 per cent of their business in 1993-1995.

Once again the survey has highlighted that products sold by company representatives are far more likely to lapse than those sold by independent financial advisers who are not fied to individual companies.

bout 63.7 per cent of personal pensions sold by company representatives lapsed in three years compared with 77.6 per cent for IFAs. The figures for endowments, which are often used to repay mortgages, were better: 87.5 per cent through IFAs, 81 per cent through the section of
by old fashioned door-to-door salesmen. Direct advertisements to the public achieved a relatively high 85.5 per cent persistency rate after three years. Joe Paimer, PIA chairman, said the one-year persistency rates had improved by 10 per cent between 1993 and 1995. But he expressed disappointment at the overall rate.

Although the PIA acknowledges 100 per cent persistency rates are impractical, it is concerned that high initial commission payments paid by the insurance companies are encouraging salesmen and IFAs to churn and sell unnecessary products to the public. Disclosure of charges was gradually improving the situation.

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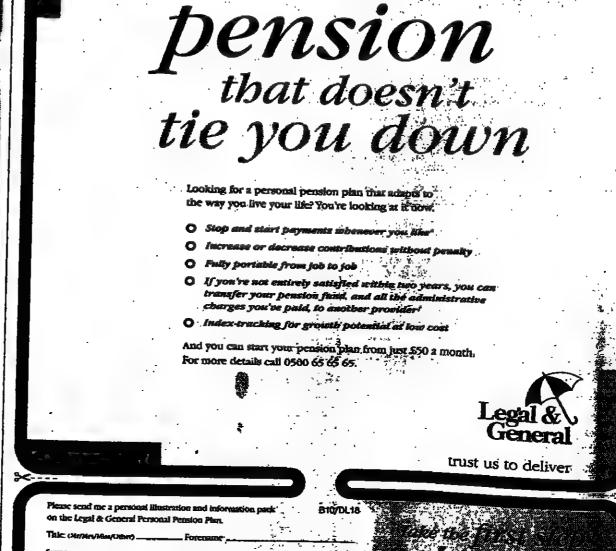
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The state of the s

All a question of balance

ost people have little choice about when to retire. The date is usually fixed by their employer. But the self employed can often decide when to stop working. They may be able to ease gently into retirement by cutting back on the hours they work. In theory, this freedom of choice gives them scope to buy an annuity at the most optimum

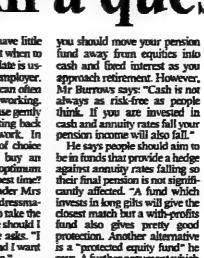
time. But when is the best time? Weekend Money reader Mrs Chern, a semi-retired dressmaker, is not sure when to take the plunge. "At what stage should I take my pension?" she asks. "I was 66 last birthday and I want a good monthly income."

Pensions Postbag replies: "Many people hope that by delaying their retirement they might get a bigger pension because interest rates may rise and also annuity rates, or if the stock market rises their pension fund will grow larger and buy them a better income. In practice, however, annuity experts agree that by the time you get to your mid-60s waiting rarely pays. One reason is that predicting future annuity rate movements is virtually impossible but if anything it seems rates could go down from their present levels rather than up.

Peter Quinton of The Annuity Bureau said: "Annuity rates are close to the lowest they have been in the 1990s and there is good reason to suppose they could fall further as our interest rates move closer to rates in Europe. One thing which may cause them to rise again would be an increase in inflation but this seems unlikely at present."

Another argument against waiting for rates to rise is that they do not move alone. When long-term interest rates rise, the stock market normally falls and vice versa. So though annuity rates may be higher, your fund may have fallen. So the pension you get may be little different to that before rates rose. •

Mr Quinton added: "Movements in annuity rates and the stock market tend to mirror each other. So they have a cancelling-out effect." Exactly what happens to your pension fund, though, will naturally depend on where it is invested. Indeed, even if you are not contemplating delaying your retirement, it is important to consider your investment strategy as you approach pension age, said Billy Burrows, an annuity specialist. Conventional wisdom is that



do rise - so you will get a

same investment when you are says the rate at which annuity returns rise after 65 tends to diminish making any delay less and less worthwhile The other factor to consider is loss of income. Mr Quinton

two years she had delayed. Mr

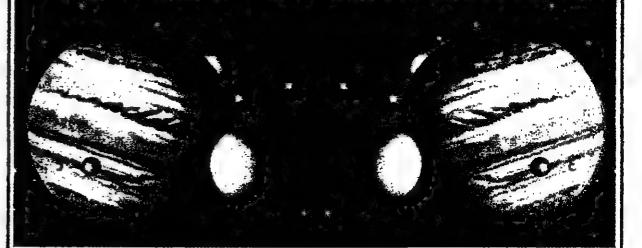
says: "For each year you delay your annuity purchase you lose that year's income so although you may get a higher starting income it will take some time for you to recoup the lost pension fund of £50,000, for example, could currently receive an annual income of, say, says. A further argument which £4,920. If she was two years older, all other things being equal, she would get £5,198. So may be used in favour of delaying an annuity purchase is that while she would be getting £278 because rates rise with age, the older you are when you buy the more per year, she would have lost nearly £10,000 during the better. While it is true that rates



Burrows concludes: "The best time to trigger your pension is When you do, use your openmarket option to shop around for the best annuity rate." Specialist annuity advisers can achieve rises in a person's pension income of up to 25 per cent if they are healthy and even more if there are health probtowards the best annuity for you. For example, if you have no beneficiaries they may suggest there is no need to buy a guaranteed annuity which will get you a better return. Contacts: The Annuity Bureau 0171 620 4090, William Burrows Annuities 0171 628 3455, Annu-

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Frail and elderly to get their say

long-awaited inquiry into the pro-A vision of long-term care for mil-lions of frail and vulnerable old people is expected to begin this month.

Skaters have to keep their balance as do pensioners, spreading their income for as long as possible

The Government will set out details of the remit and membership of a royal commission to investigate how to fund nursing home and residential care.

However, critics say that legislation to tackle the growing problem of long-term care provision is unlikely to be in place until late 1999. They argue that by the time a White Paper is published. Tony Blair will be reluctant to introduce unpopular measures, such as rationing care, because

a general election will be looming. Resolving the financial problem of looking after people too frail to stay in their own homes is bound to be controversial. Many commentators believe that the potential cost of providing for a rapidly ageing population is so high that the State

will be able to help only the needlest cases. E10,000 have to contribute towards longterm care costs, and those with more than £16,000 in savings or assets — including their own home — must pay for all of it. However, Age Concern says that it has evidence that some local authorities are making people pay towards their care their savings are below the threshold. The charity, which receives hundreds of calls every week from worried families, is supporting a Private **Marianne Curphey** on funding care for

the aged, the topic of a **Royal Commission**

Member's Bill that seeks to clarify how much people need to have in savings

The move follows criticism of Schon Council, on Merseyside, which blamed a shortfall of £1.8 million for its inability to cover even the highest-priority needs in social services. As a result, it had refused to help people with their lees for private residential and mursing home care.

Age Concern considers insurers' longterm care policies unaffordable for many people. It said: "We would like to see a funding system which is much fairer. The country's ten million pensioners need to know what they will have to pay for and what will be provided."

Long-term care policies are usually triggered if the policyholder becomes unable to perform a number of activities such care. It says that anyone considering buying a policy should first discuss alternative arrangements with their family. In fully regulated and the charity is concerned about potential mis-selling of

A survey by the Economic and Social Research Council published this week shows that most people think the State should pay for at least basic care, but few are willing to use capital tied up in their home to fund care. Only 6 per cent of people would consider taking out long-term care insurance. A system based on "partnership", in which the Government lets people keep assets provided private insurance covers part of the costs of care,

appealed to half of those questioned. Professor Gillian Parker, the report's thor, said: "This latest research shows that although political thinking about who should pay for care in old age has radically changed over the last 20 years, the public's

attitude and behaviour has not." At a conference on healthcare in London this week, Rabbi Julia Neuberger, chair man of the Camden and Islin unity Health Services NHS Trust, claimed that there had been an unspoken

pact among politicians to phase long-term nursing care of the elderly out of the NHS. She predicted a move towards charging for the housing costs of long-term care, but of daily living" (ADLs), which usually include dressing and washing. Age Concern questions insurers' statisties that claim that one in six people needs



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Once the telephone was just used for keeping in touch. Today it is a powerful marketing tool for financial groups

dvances in technology have led us to expect to telephone and speak to someone on the other side of the globe as easily as someone in the next street

صركذا من ولاصل

These lifestyle changes have spawned the development of elephone-based financial services operations such as Direct Line and Virgin Direct. They offer convenience, speed and efficiency at competitive prices and easy-to-understand, straightforward financial products. They also claim to cut jargon and confusion and dispel the mystique that has sur-rounded financial products and

These companies have tried to overturn the old adage that insurance is sold not bought. Capitalising on the public's dislike and mistrust of insurance salesmen, they have made a point of emphasising that "no alesmen will call".

A single call is all it takes to ask for a quote, to buy a policy or to make a claim. Typically details, taken by telephone, are keyed into the computer which esses the risk, sets the premium and pre-printed forms are

sent to the policyholder for checking and signing. Direct Line, wholly owned by the Royal Bank of Scotland, was launched in 1985. Today, the group has assets of £2 billion and is now the UK's largest private motor insurer with 2.2 million motor customers and a 12 per cent share of the UK private motor insurance market. With a retention rate of 85-90 per cent it would seem to have disproved the critics, who at its launch, admitted the premiums offered were cheap but said claims handling would be

The savings can be significant. Comprehensive cover on a 1 litre Metro from Provincial costs 2275.32, while Direct Line quotes £193,44. But AA Insur-

Hazel Spink on phone-based be able to pick up the insurance and pension products

market for the best quotes, came up with £188.24 from AGF Direct Line has also made significant inroads into house insurance and now ranks eighth in the UK. Recently it has diversified, moving into life and pets in a joint venture with Scottish Widows. These still account for a small proportion

of total business. Virgin Direct was launched in March 1995 with the Virgin growth Pep and already has 1.1 billion under management. It is the companies that sell them. now the UK's fastest growing Pep company and has 200,000 plan holders. The company has also entered the life assurance and personal pension market.

rising 8.24 per cent. Over one year the fund was 14th out of 144 funds rising 28.77 per cent against a sector average of 20.61 per cent. Direct Line FTSE 100 tracker was fourth and sixth. rising 22.89 per cent and 35.43 per cent respectively over the me time. However, these figures do need to be treated with caution.

tracking fund was 14th out of 151 funds in the UK growth and

income sector over six months

The funds offered by these direct providers are index tracking rather than actively managed funds, which means they aim to mirror the performance of a particular index in these. cases either the FTA all-share

Some options and facilities are not included in the direct-sale products

Growth in these areas has not been so impressive, and so far, together these plans have only 20,000 customers.

This suggests that some products are more easily sold directly to the public than others. Peps with their "tax-free" label, have captured the public's imagination but there is still considerable resistence to buying life and pensions products The fact that these companies have successfully sold, their products, is indisputable. But how good are their products. The first point is that whea looking at their investment product, these companies have not been around long enough to build long term track records.

In spite of this, in the short term, the Peps offered by direct providers have done well. According to Micropower statis-tics, Virgin's UK Direct

index or the FTSE 100 index. In recent years, the performance of companies making up these indexes — particularly the blue chips in the FTSE 100 - has been extremely impressive. Between August 1, 1996, and October 31, 1997, the total return on the FTSE 100 index was 40.5 per cent and 28.8 per cent at the FTA all-share. Over the same period. Direct Line's fund, which tracks the FTSE 100, rose 34.7 per bent with income reinvested and Virgin's index tracking fund and Legal & General's UK index fund, both

per cent and 282 per cent. By their nature index trackers can never out perform the index. In fact, they are certain to under perform, however slightbecause they suffer charges that an index does not. The direct providers say statistics

managers out-perform the indexes. But Joe Hall, a director at BESt Investment said: "Certainly up until recently index tracking funds have done extremely well but they have, in a sense, been in the right place at the right time. Our view is that investors should get as broad a spread of investments as possible. These tracker funds are concentrated in the UK which accounts for only 8-9 per cent of the world's stock market. We feel it is better to try to identify funds which consistently outperform the index."

There is also a general belief that the strong performance of large stocks cannot continue and that small to medium size companies are due for a rally. Mark Robinson, investment manager at Berry Asset Man-agement, said: "The volatility we have seen recently in the FTSE 100 looks likely to continue and second-line stock which has been out of favour may start to see some interest."

But a big criticism of the direct providers is that they do not offer wide enough choice. Roddy Kohn, managing director of Koha Cougar, a financial adviser, said: "When it comes to service, customers expect very high standards. These companies have slick operations. The drawback is that by their very nature, products have to be simple and limited and investors can expect a limited range of funds to choose from."

Furthermore, some of the options and facilities available from more traditional insurers may be missing from products offered by the direct providers. Waiver of premium on a personal pension is a classic exam-ple. This facility means that should the policy holder be unable to contribute to his or her pension because of long-term sickness the insurer will pay the premium on their behalf. Virgin's personal pension does not

Legal & General's direct plan has an annual man-£188,900.

The higher the charges on a plan, the less I money is invested. Virgin has emphasised its simple, straight forward charging structure but it should not be assumed it is the cheapest. Virgin's personal pension has an annual management fee of 1 per cent (0.7 per cent in the

agement charge of 0.5 per-cent and Marks & Spencer's charge is 0.75 per cent for the first ten years and 0.5 per cent thereafter.

However, Legal & Genoffer spread which Virgin and Marks & Spencer do not. A recent Money Man-

agement survey of person-al pensions, published in October shows the effect of charges on the plan offered by various providers, by showing estimated maturi-These estimated maturi-

ty values are worked out suming the same level of growth for all providers (9 per cent growth a year) for a premium of £200 a mouth but taking account of companies

charges.

Among commissioned-based plans, the best performing personal pension over 25 years, from Equitable Life, produced an estimated maturity value of £190,478, while the worst, from United Friendly Home Service, produced £153,806 — a difference of £36,672. Looking at the

direct providers the best

performer was Legal &

General whose estimated

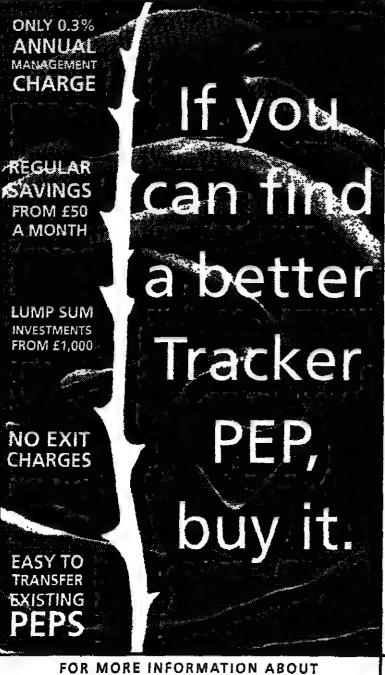
security value was

Next came Marks & Spencer at £187,426 and in third place was Govett. Virgin Direct produced an estimated maturity value of £180,202.

Of course it must be stressed that these maturithe actual growth over 25 years might be more or less than 9 per cent.

There does seem to be an unspoken belief that the products of-fered by the direct providers are suitable for the lower end of the market but not for sophisticated. wealthier investors.

Kohn pointed out "In fact the younger you are and the less money you have the more you need a full range of choices and options."



Mr Mrs/ Address..

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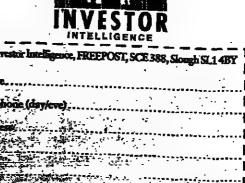
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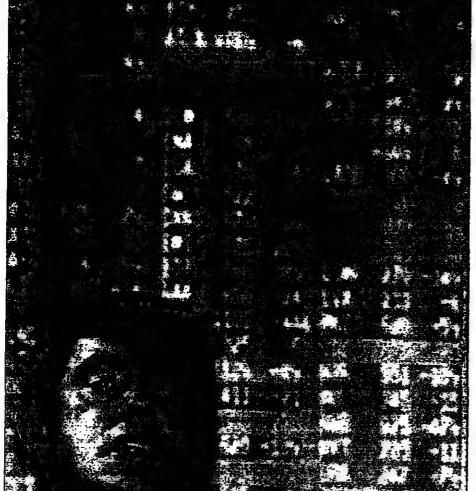
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Whoops: No sooner had Gordon Brown declared Sets open than screens were a sea of red

A lack of Sets appeal

As the new share trading system gets under way,

problems are surfacing, says Patrick Collinson

The Stock Exchange's new trading system has had a miserable early life. The first embarrassment was when Gordon Brown, the Chancellor, flicked the switch to launch the system - and was met with a wave of sell orders which turned the trading

screen behind him bright red. Two weeks later there are red faces among the pundits who promised cheaper dealing for investors. Instead of the forecast narrowing of "spreads" (the difference be-tween the buying and selling price of a share) there is evidence that spreads are worsening making share buying more expensive.

The Stock Exchange promoted the new system as Big Bang Two, the biggest change for the stock market since Big Bang One in 1986 when the old open outcry system ended. But wags on the Stock Exchange have already dubbed the new system "Flora" because it spreads further. Are these problems just early birth pangs or are higher spreads here to stay? Weekend Money answers your questions.

What is the new trading system?

A The system is called Sets, the Stock Exchange Electronic Trading System. Rather than obtaining a quote from a market-maker, a broker can now enter a sell order electronlcally, which the Stock Exchange computer then matches with the best buy offer available on the order book. Buyers and sellers can specify limits which they will not sell below or buy above.

O Does it cover all share-dealing?

No. Initially Sets only covers the top 100 stocks that make up the FTSE 100. It is also only for parcels of shares worth more than giving a price that's on screen, £4,000. The plan is to expand but, by the time you put it Sets to the FTSE 250 stocks

once the system has settled in. How will I know the price of a share?

Brokers can see buy and sell prices displayed on screen which will be quoted to you when you ask for a price. Closing prices will continue to be carried in the newspapers as at present.

Why is the new system being introduced?

A The theory is that cutting out the middleman — the market-maker - will reduce the cost of buying and selling. Stock markets elsewhere in Europe have moved to orderdriven systems, and the experience there is that spreads have narrowed. If London goes the same way, spreads will fall by two thirds from 0.6 per cent on a typical FTSE 100 stock to 0.2 per cent.

That's the theory. What's actually happened in practice?

A The past three weeks have witnessed a considerable widening, rather than narrowing, in spreads. Barclays Stockbrokers says the spread on shares in Legal & General at one stage widened to as much as El, or around 20 per cent of the price that investors see quoted in the morning newspaper. Trading has been so thin first thing in the morning and in late afternoon that obtaining realistic

changed markedly," said a spokeswoman for Brewin Dolphin Bell Lawrie, the brokers,

So has the Sets system failed?

A Blaming Sets for the widening of spreads would be unfair, as spreads always widen when markets become very volatile, but picking the tenth anniversary of the 1987 crash to launch the system was perhaps ill-advised. Some improvements have been noticed. Brewin Dolphin says that spreads on the big FTSE 100 stocks have narrowed but adds that in smaller FTSE 100 stocks they

Will the benefits of Sets Q come through in the ionger term?

have widened.

A Fidelity Brokerage Services says that, as the system deepens, with a larger number of willing buyers and sellers, the expected tightening

of spreads will take place. The problems are not as bad as they appear. We've been through some pretty exceptional market and I think in the longer term the change in the dealing system will be beneficial," said Giles Vardey, FBS president.

How does it affect the How uses in way I sell or buy shares?

Apart from the impact of A the spread on the total amount for a sale or purchase, the affect on small investors is minimal. The biggest change is for brokers. A London Stock Exchange spokesman says: "It will not affect the way that you, as a private investor, buy and sell shares. You will continue to deal through your

My shares are worth less than the minimum order size of £4,000. Does the new system mean I will get a lower price for my shares?

Brokers are under a A regulatory duty to give you the best execution price, which in practice will mean

BEGINNERS matching the Sets order price at the time of sale, even if your shares cannot be traded via Sets. But in the longer run the costs of dealing using paper share certificates is expected to rise. The administration and

What's the alternative to holding a share

longer settlement times for paper-based rather than elec-

tronic dealing is likely to result

A Investors can ask their broker to hold shares in a nominee account, cutting out a large part of the paperwork

My shares are not FTSE 100 stocks. How does it

and allowing deals to be done

. immediately.

A Your broker will contin-ue to trade in the traditional way, through a marketmaker quoting best buy and sell prices. However, marketmakers are being renamed "retail service providers".



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How the Duchy took over the widow's mite

Susan Emmett

set out, it seems to me. We are

looking at certainty rather

than anything else. If you get

outside blood relationships

you are getting into very murky water. It has been the

law for a very long time. If

somebody wants to go round

it, it is open to anyone to make

The modern definition of

who is entitled to an estate

dates back to the Administra-

tion of Estates Act of 1925, but Mr Donnelly said that the

practice of passing uninher-

ited estates to the crown "is something that has been in

force ever since anybody can

Duchy of Cornwall depend-

ing where the deceased lived.

Wealth acquired by the Trea-

sury Solicitor or the Duchy of

Lancaster goes to the Crown.

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ninherited estates pass on to either the Treasury Solicitor, the Duchy of Lancaster or the

"The law is clearly

ews that the Prince of Wales could claim her deceased aunt's estate came as a bit of a shock to Susan Willcox. Her aunt died without leaving a will and under intestacy rules, the law only recognises relatives with a direct blood link, As she was only related to

her widowed aunt through not count. Her widowed aunt left no children, or any other relatives who fitted the bill, so under ancient tradition her entire estate automatically passed on to the Duchy of Cornwall In the 15 months up to March 1997, £58,000 was acquired by the Duchy in this

Eva Stone, who died at the age of 84 in Cornwall, left a bungalow and some building society savings. Although she never expected to be remembered in her aunt's will. Mrs Willcox "felt pretty annoyed" to be told that her aunt's modest estate would be swallowed by royal coffers.

"In a way she was a really strange lady and I always imagined that she would leave her money to the dogs' home or some local charity." said Mrs Willcox. "I did not think that she would leave me or my cousins anything, but I never realised it would go to the Duchy." The law may seem harsh, but according to Kevin Donnelly, Probate De-

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partment Manager, it is the only way to avoid confusion.

Prince of Wales set up the Duke of Cornwall's Benevolent Fund in the 1970s. The fund distributes money

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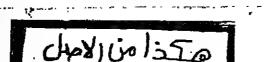
Credit facilities are available to applicants aged 18 and above holding a qualifying policy and are subject to status. A credit search may be undertaken. Scottish Widows Bank reserves the right to decline any application. Full details and written quotations are available on request. Typical examples based on a loan of £2000 over 2 years at an APR of 10.4% with personal loan protection insurance are:(1) an installment Loan will be repayable by 24 monthly payments of £18.47 and final payment of £94.04. (2) An interest Only Loan will be charged 23 monthly payments of £18.47 and final payment of £2018.47, total charge for credit £394.04. (2) An interest Only Loan will be charged 23 monthly payments of £18.47 and final payment of £2018.47, total charge for credit £592.0. Interest is calculated on the daily balance outstanding from time to time. Telephone calls may be recorded or monitored. Scottish Widows Bank plc, Company number 154554. Registered in Scotland having its Registered Office at: PO Box 12757, 37 Melville Street, Edinburgh EH3 77 X.



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Woolwich unveils card-based account

instant access savings account offering an introductory variable interest rate of 6.75 per cent gross per annum. This includes a bonus of 2 per cent. payable at least until the end of March 1998. The Card Saver Account allows customers to make withdrawals at Woolwich cash machines free of charge, as well as make deposits, pay bills and obtain mini-statements. Withdrawals may also be made at Woolwich branch counters, but at a charge of £1 per transaction. Cash withdrawals are possible at Link machines in the UK and Visa and Plus machines worldwide. Minimum balance is £50.

☐ Until Christmas Day, new lump sum Pep clients of BESt nominate one of two charities to receive a Christmas gift equivalent to I per cent of the value of their plan. On a £6,000 Pep this equates to a donation of E60. All donations will be funded by BESt Investment and will be in addition to the current discounts on recommended growth Peps. The charities to benefit will be Barnardo's and The Imperial Cancer Research

he Woolwich has fund. To register for the launched a card-based scheme, call 0990 112255 or write to Christmas Charity Appeal, Best Investment, 20 Mason's Yard, Duke Street, London, SWIV 4HE.

> People's Bank, Connecticut, the American credit card company, will be increasing the interest rate on its credit cards from December 15. This is the first increase since People's Bank entered the UK credit card market 18 months ago. The new APR for holders of the Classic Visa and MasterCard is 15.9 per cent, an increase of 0.11 per cent a month. The APR applicable to Gold Visa and MasterCards is 14.9 per cent, a monthly rise of

☐ The 750,000 pensioners who are affected by tax selfassessment are being alerted to the January 31 deadline by Help the Aged, Missing the date for returning completed forms can mean a fine of £100. Older and retired people can forms completed by Help the Aged's tax self-assessment specialists for a fee of £55. For details, call Help the Aged Tax Services on 0800 0565535.

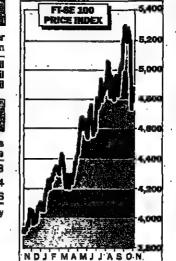
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C&G 0800 742437	Inst Transfer	InstantB	£1,000	7.00	Yh
Coventry BS 0345 665522	First Instant	Posta	£5,000	7.10	· Yħ
Alliance & Leic 0845 6088860	First Cis Inst	Postal	£10,000	7.50	. Yh
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NOTICE ACCOUNTS & BONDS	Account	of term	Deposit	Rate	pak
Bristol & West 0800 202121	Postal 30	30 day p	£10,000	7.65	· · Y1
Chelses BS 0300 132351	POST-tel 40	40 day p	25,000	7,30	Yiy Yiy
Coventry BS 0345 665522	Postal 50	50 day p	25,000	7.35	YŊ
Legal & General Bank 0500 111200	60 Direct	60 day p	25,000	7.50	ΥŊ
		Notice			Interest
FIRST TESSAS (TAX FREE)	Account	of term	Deposit	Rate	paid
Shepshed BS 01509 503302	TESSA II	5 year	£3,000	7.85	Yh
Yorkshire BS 0800 378836		5 уваг	£2,000	7.65	Υħ
Principality BS 01222 344188 Hanley Economic BS 0800 838811		5 year	£2,500	7.65	Yīy
		5 year	£1,000	7.60	Yly

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Capital One Direct 0800 216252	12.90%	2189.48	£166.54
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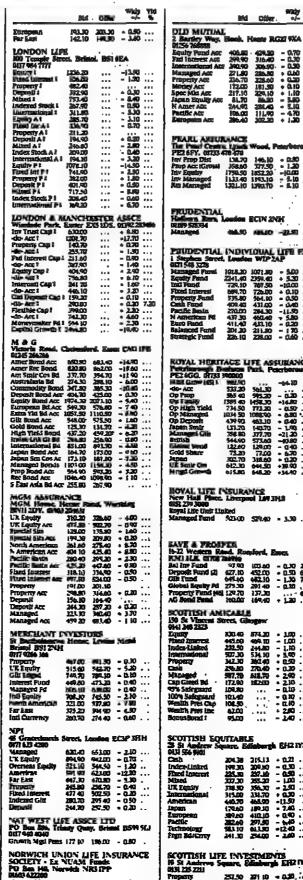
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Leeds & Holbeck 0113 225 7777	1.20	to £180k	95	7% dec-6 miles, 1% dec-12 miles
Saurbarough 0990 133149	0.99	£15-100k	95	7.24% dec-0 min 2%-6mm,0.5%-1
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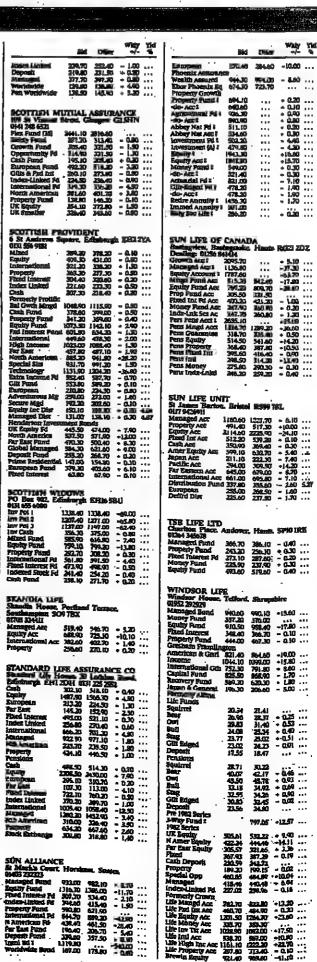
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41



MODERN MANNERS by John Morgan

Send your queries to Morgan's Modern Manners. The Times, Weekend, I Pennington Street, London El 9XN.

My wife and I are about to celebrate our first wedding anniversary. My father tells me that it is commemorated by a paper present, but I am at a loss as to what to give her.

 Timothy Robson, Hexham, Northumberland. A friend of mine solved this problem with great aplomb by presenting his wife with two tickets

(paper) to a particularly beautiful island in the West Indies, adjacent to the one where they had spent their honeymoon, and which she had wanted to visit. He then had the photographs of their holiday mounted in a magnificent album (paper again).

I am in my sixties and have still not discovered why some people, when writing to a newspaper, sign off "Your obedient servant". Surely if you buy that editor's newspaper, he should be considered your servant? Isn't the whole idea ridiculous. anyway?

John Andrews, London NW3.

A "Your obedient servant" is a relic from the days when long, flowery, somewhat exaggerated demonstrations of submission were considered the polite way to close formal letters. Today such embellishments are used only in very rare

circumstances, such as when corresponding directly with The Queen and other members of the Royal Family. To use them when writing to the Fourth Estate seems particularly archaic.

At this time of the year, when should a gentleman start wearing his poppy? I buy mine several weeks before the due date, but am unsure as to when in advance of Remembrance Sunday I should start to wear it. Claude R Hart, Sevenoaks,

As the donations go to charity it is appreciated and correct for men to start wearing poppies as soon as the Poppy Appeal begins on October 29. Everyone should wear them in the week before Remembrance Sunday.

Last year we stayed in a hotel on a half-board basis for the first time. The meals were all buffet service. At the end of our stay I was not sure how to deliver the gratuity. I felt was expected by the head waiter. Should I have ested an envelope from the reception desk or left a cash sum openly on our table on our last night? What is the expected amount?

Name and address withheld.

Tips of this nature should be given personally. Therefore I

ALFRED DUNHILL

LONDON

ADDRESS

would have recommended your placing the tip in cash in a small envelope and giving it to the head waiter when you left the dining room for the last time. About 10 per cent of your bill would be appropri-ate, because you had been residents and not enjoyed full service at your

A rather pleasant surprise is to find a El Lottery ticket tucked inside a birthday card. However, what is the etiquette if one were to win £5 million? Do you offer to share it with the person sending you the gift, send them a token (say £100) or return the £1 it originally cost them? — Professor Anthony Field, The Barbican, London EC2.

A super-generous gesture is required in these circumstances. My advice is to base the amount of money you offer to the present giver on what might reasonably be expected by an agent for

clinching a deal for you. These commissions · range from 10 to 20 per cent of the whole, although I always think 12.5 per cent is about the right amount. In the sum you describe, this would mean a rather stunning £625,000 for your friend. Good news all round, I'd say.

I recently gave a birthday party to celebrate an anniversary. Although I sent many invitations to

in the United States, I received not one single reply, despite a prominent RSVP on the card. I subsequently asked one of these friends if he had received the summons and was told: "Oh yes, but we weren't travelling in Europe at that time, so we assurged you would realise that we couldn't attend." It was only a drinks party, but I wondered if I'm quite justified in feeling slightly bemused by this reaction.

— William Cardew, Patney, Devizes, Wiltshire.

They know not what they do. Nevertheless, you are quite right to feel bewildered. Good manners are universal and your American friends' behaviour is particularly thoughtless by the standards of any civilised society. Maybe next time you should think twice about asking them?

When is a lounge not a lounge but a sitting room and when is a sitting room not a sitting room but a drawing room? Maurice Taylor, Shrewsbury,

A lounge is a lounge only in an airport. Otherwise it is a sitting room, unless it's rather grand, and then it's a drawing

John Morgan is associate editor of GQ magazine



WORD WATCHING

By Philip Howard

VERVET a. A thick fabric b. A herb

c. A monkey ZAMARRA A sheepskin jacket

c. A gypsy dance VALLAR

a. A bodyguard b. A badge of honour c. A household god WHIPPERGINNIE

a. A loose woman b. A gorse bush c. A sailor's knot

Answers on page 35 Answers on page 35.

make the sum work?

Question 2: Insert a letter into each of the ten blank squares so that you can trace out all il placenames listed. To trace out a name you may start from any square, but each move must be to an adjacent letter square — horizontally, vertically or diagonally. You may use a letter as many times as you like -

CHEAM, CHESTER,

TWO BRAINS

In the following sum each of the digits from 0 to 9 is used. Given that S+V=E, can you

HAS LIVES

COWES, CREWE, ESHER, LEWES, MARCH, WALES, WARE, WASH, WORCESTER

CROSS WORDS

by Brian Greer

plan to provide a guide to the architectural style of cryptic clueing as practised in the Times Crossword, beginning with an overview today.

The majority of cryptic clues combine a definition with an indication of the answer based on wordplay of some sort, either of which components may come first in the clue. Each of the forms of wordplay has its own internal structure. An anagram, for ex-ample, must include both ingredients (the letters to be used) and directions to mix them. A "hidden" clue contains a group of words within which the answer lurks as a sequence of letters, together with some pointer to the lurking. Clues based on homo-

phones exploit a word sounding like the answer but spelt differently, signalled by a phrase such as "we hear". Other clues amount to construction kits providing components and the instructions for assembling them by cutting, reversing, juxtapos-

ing, and inserting.
There are three main exceptions from the equation clue. . definition + wordplay. The first case is when the second indication of the answer is simply another definition, as in Beat poet (5). The second is the cryptic definition, where the definition is the wordplay. This type of clue. which has long been a hallmark of the Times Crossword, is my favourite. A classic of the genre is

The cylinder is jammed (5.4) and a particularly fine recent example is Weapon that quick-ens the pulse (3-7). The final exception to be considered is especially appreciated by compilers and has come to be known as the "& Lit." clue. Here the definition and the cryptic indication coincide, as in What gets me in post improperly? (8)" which can be read both as an indication that the answer is an anagram of "me in post" and literally as a definition of the answer. Another example, not using an anagram, is Take

sweetheart and run (5).
The answer to Will Shortz's puzzie from last week is Bronte: To Be or Not to Be.

PICTURE LINE



READERS are invited to suggest what Prince Harry and his father, pictured right, might be saying.

This picture, recently printed in The Times, will appear again next week with an entry chosen from those submitted.

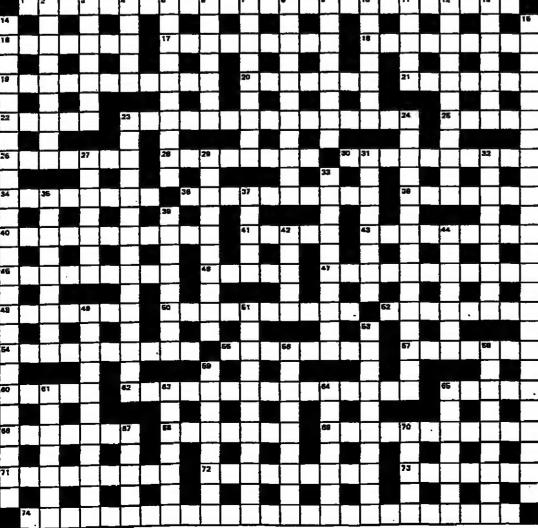
Send "speech bubble" suggestions on a postcard with your name and address to PictureLine, Weekend, The Times, 1 Pennington Street,

The Editor's decision is final. The closing date for entries is Wednesday. November 13.

Last week's winning caption, left, was submitted by Mr John Smailes, of Coxhoe, Co Durham.

JUMBO CROSSWORD 135

The prize for the first correct solution to be opened will be an Alfred Dunhill AD2000, worth £125, the world's first interchangeable, capless rollerball/ballpoint pen. Streamlined and made from black resin with a gold-plated clip, it has perfect writing balance. Entries should be sent to: Jumbo Crossword 135, The Times, 1 Pennington Street, London El 9XN to arrive by Monday November 17. The name of the winner will be published in Weekend on Saturday, November 22.



NAME

- One noted line indicating where the traffic should be lighter? [2.3.5,4,2.3,6]
- 16 Playwright one with my own company (7)

 17 A nervous reaction about first proposal? Reflection's good on such things (9)

 18 Desdemona's father needing

- supporter in boat at sea (9)
 19 Spilling gin over suit is liable to put one in a spin (11) 20 Not consistent with man hiding
- deserter (7)
 21 Queen's very much put on face of coinage (7)
 22 Old English king heard our appeal for shelter (5)
 23 Primarily, signet set in grand gemstone is main arrangement whereby a bishop assumes power

- 25 One should go straight for the
- king (5)
 26 It's abborrent when strong and healthy will swallow illicit drug
- 28 Lawyer offered adult backing, still
- about rent (8)
 30 Unorthodox belief: faulty costing is gaining millions (10)
- Beware going back uranium's corroad (**)
- 36 Fish's characteristic in waters off
- Tasmania (4,6) Element — new one discovered in fluid discharge (7)
- 40 Discourage one, and make speech become worse (i i)
- 41 Vale in Greece holy place left abandoned (5) 43 Lose paper with new recipe for fruit (4-5)
- 45 A model subject, yet preach badly? (9) 46 Secure advice about European
- Union (3.2)
 47 Arrayed queen in state no knight and pages following (2.9)
 48 Old family's on holiday in North Japanese island (7)
- 50 Lay down whole suit in clubs? (10)
- 52 Awkward endless niggle I and my joints! (8)
- Carelessly made icing is set like a rock (10) Vulgarly self-assertive grabbing AA man? I become badly behaved
- 57 A tinker mended part of horn, perhaps (7)
- 60 Unpleasant smell I note with organic soil (5)
 62 Where the joking takes place?
- 65 Decorative work round Volume One (5) 66 A shutting of the door interrupted doctor's light (3,4)
- 68 Even has it with morning running over afternoon performance? (7)
 69 I'm building front with a military unit's equipment (11)
 71 On which Utah and Colorado adopted a common line? (9)
- 72 Liberal German's agreeing about Banjul being riotous capital city (9)
 73 Like unloved garden urn, maybe?

74 Singing for joy, expecting mature women? (5.6.3.6.5)

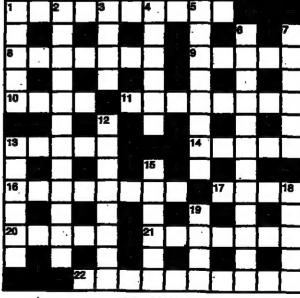
DOWN

- Spellbinding, getting a stall finally for one in coronation (11)
- Portuguese resort turns out costlier when its not cold (7)

- 35 Rock thrown up in bizarre row (9)
- 42 Some blame top golfer when continually selecting number three wood (5) 44 John Steed, English, lying in state
- 51 Fuel rigs pan out here? (7.4)
- 53 NZ shrub akin to phlox, it's said
- Folding paper note after a cheque's settled up (7)

- 2 Amateur attack gaining nothing
- 3 Almost show disapproval over writer's mock title (3,4)
 4 As its citizens have it, a country's not entirely unanimous in rising
- 5 Italian used a pen a lot in rough draft (10)
- 6 Last bit of mystery cloaks strange yellow container (7)
 7 Popular new footballer he may put one over the bar with a kick (9)
- 9 On the side, I adore heartless witticisms (8)
 10 One goes after greeting graduate at church barbecue (7)
- 11 What won't be used when you go to lift dancer's middle? (5) 12 Use classified pages again to study lines it's set up in (1!)
- Song about the old way of working in precious metals? (6,7,5.3,4)
- (6,7,5,5,4)
 15 Belloc's question concerning
 Prospero's reflection on the
 Crown of Milan? (2,3,8,2,3,7)
 23 Study of current forces has Army
 science told to reform (15)
- 24 Page's confidante for William in house of Windsor? (8.7)
 27 Dance has some neighbour reeling (7)
- recting (1)
 29 Flight path to carry jet astray? (10)
 31 An uplifted sightseer's not old—
 he strips off! (8)
 32 Pool catches Father Henry with
 unknown spontaneous illness (9)
 33 A noted Prime Minister might
 become weak-spirited without it
- 37 It's to have the same score be composed in France (5) 39 Risk a wet upset? (5-3)
- 49 Guilt's often apportioned by this
- 56 Sapper Gwyn kept in radio feature? (9) 58 Bird flying north over promoniory (9)

 59 Keeping a deep silence, simply exist in prison (8)
- 61 Northern Amish set out hard legal precepts (7)
 63 Emulsion needs hardness on top of acrytic (7)
- 65 Large fellow, 51, Turkish (7)67 Parking sounded a pain where Joey grew up (5) 70 Mournful music is good in dreadful circumstances (5)



No 1246

DOWN

3 Send out (4)

World (5,7)

4 Yearn (6)

Defamatory publication (5)

First place (race grid) (4,8)

5 Awkward, inelegant (8) 6 Span./Port-speaking New

7 Curtain-rail cover (6)

12 Victim of Tybalt (R & J) (8)

The

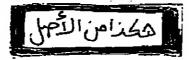
- **ACROSS** 1 Irish elf (10)
- 8 Precious metal bars (7) Forest clearing (5)
- 10 Run with long strides (4) 11 Frenzied, mad state (8) 13 Pour juices over (roast) (5)
- 14 Smallest amount (5) 16 Items: solicitor's training 17 Curve (4)
- 20 Hit; influence; a patch (5) 21 Holiday visitor (7)
- 22 Where Arnold heard Sea of Faith withdrawing (5.5)

The state of the s

- 13 Office of eg bank; part of tree (6) 15 Boil with foam (6)
 - 18 European; Cockney wife (5) 19 Restrain(t) (4)
- SOLUTION TO NO 1245 ACROSS: 7 Adom 8 Glazier 9 Persist 10 Kukri
- 11 Dais 12 Stitches 15 Dog-eared 16 Grim 19 Nomad 21 Allowed 22 Sundial 23 Nurse DOWN: 1 Tapped 2 Hoarding 3 India 4 Rackets 5 Sink 6 Traits 8 Go to the wall 13 Hardware 14 Maudlin

15 Danish 17 Madder 18 Cling 20 Menu THE BOOKSHOP

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calm after the storm

demonstrated the down side of investing in stocks and shares. With world stock markets in turmoil many investors have seen the value of their savings swing dramatically. Unfortunate holders of funds investing in Thailand, the epicentre of recent volatility, have now seen more down than up, losing up to two thirds of their

savings since last year. Contrary to expectations. nost private investors in the UK did not turn to the panic selling that many had feared. That is partly because, in spite of some alarming slides in the FTSE 100, the UK did not suffer a crash but experienced what the City euphemistically describes as a correction.

However, having not stampeded for the exit door immediately does not mean you are standing in the right place. Anxious investors are naturally wondering what to do. Will the correction be followed by another, leaving them to bump up and down going nowhere, will the market suddenly collapse into a full blown crash under them, or will it resume its cheerful upward direction? Briefly, should they be in or out?

in, say financial advisers who are almost unanimous in urging investors to sit still and think of the long-term advan-tages of holding stocks and shares, even though most have no clear idea of what the markets will do next.

Gavin Oldham, of the Share Centre, still believes the

assesses the way forward for cautious investors oints to finish the year at 5.100. However, nervousness and low turnover make it

After the recent market turmoil, Gavin Lumsden

important not to move rashly.
"Don't sell at depressed levels.
If you are thinking of buying, shares of small and medium-FTSE 100 have lagged behind but are now predicted to catch up. Now, as ever, buying into collective funds such as unit trusts or investment trusts that hold a portfolio of shares is

there will be opportunities to do some bargain value hunt-

ing, but don't be too

John Spiers, of BESt Invest-

ment, says that timing when

to enter or exit the stock

market is a mug's game, and rarely achieved successfully

even by the professionals. "It

doesn't matter whom you

speak to, whether it's George

Soros, or us, or the lady who

view of where the market is

sidelines and missing a turn-

ing point, he says. According

to Mr Spiers, not only has the

ing to undermine the long-

term story behind equity

investment, it may not even

have taken the steam out of

the UK market.

the best way for private investors to enter the market. This makes funds such as NatWest UK Smaller Companies or Hill Samuel UK Emerging Companies a good reposition their portfolios. bet for investors wantin European funds run by Jupi-ter Asset Management and Fidelity are also being recommended as the European economies are generally at an earlier stage in the economic cycle than the UK and can look forward to more buoyant stock markets.

For those who believe shares in large UK companies have not run out of puff funds Mr Spiers says that traditional methods of assessment, such as examining the ratio between yields from gilts and such as Perpetual UK Growth, Fidelity Special Situequities, shows shares are not ations and Jupiter UK Growth have all established overvalued. Although bluechip stocks have enjoyed tre-mendous growth in 1997 this good records. has largely been justified by

David Aaron, a financial

highlights one unusual fund that is well placed to grow in the next three years. Exeter Capital Growth invests in the capital shares of split-capital investment trusts.

Splits get their name because they have two types of shares: those that receive all the dividend income from their investments and those that get all the capital growth.

These capital shares are attractive because they get more capital growth than a conventional share would. However, they can be ex-tremely volatile, particularly if all the growth in the fund is being used to pay the income

Fortunately, many of the splits in which the Exeter fund is invested are approaching their wind up date, which means they can almost guarantee to reward the capital share holders with a good

According to Exeter Fund Managers, even if there is no growth in the UK stock market in the next three years, it will still achieve an annual compound return of 7.5 per cent. Seven per cent growth will translate into 21 per cent compound return for the

However, this is probably too speculative for the firsttime investor who should be ment, according to Mr Spiers. He advises alming for a personal equity plan (Pep) with a large holding of international shares.

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AT WON'T

Pep rules insist that you hold 50 per cent of your money in European stocks. Mr Spiers says that a good allocation would be 40 per cent UK, 40 per cent Europe, and 10 per cent in both Asia and the US. Finding a fund management company with a strong global range is important. He recommends Perpetual, Gartmore and Credit

If you are worrying about throwing all your savings into today's choppy equity waters, phase in your payments.

Gradually entering the turbulence. Henderson investors and Save & Prosper both offer schemes that will draw your money into their Peps over three, six or 12 months. Money that is waiting to be invested is held on deposit where it earns interest. Of course, you can equally well do this yourself by setting up a

standing order from your

savings account Older or more risk-averse savers should consider moving to less-volatile investments, says Mr Aaron. He recommends with-profit bonds which are run by insurance companies for people who want to invest in stocks and shares but who want to protect their money from the rollercoaster ride of

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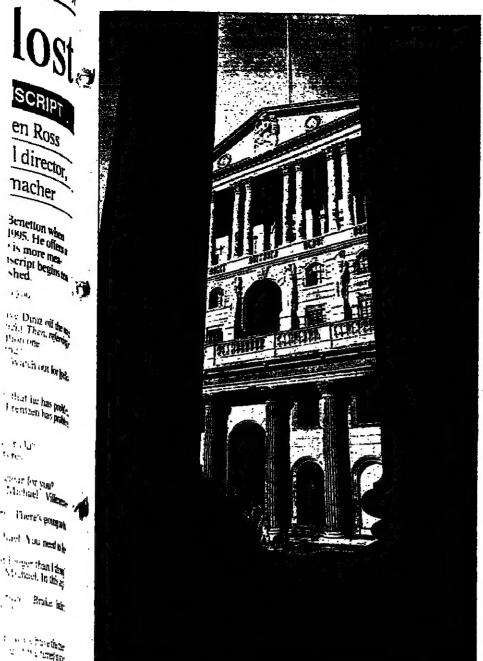
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The Old Lady puts gilts in the shade

Tallure in the wake of the Government's clarification of its stance on monetary union. Gilt prices also fell this week after the Bank of England's 0.25 per cent rise in interest

The Chancellor has made it clear the UK will not join the single currency in this Parliament, and that the final decision whether to abandon the pound will be conditional on the results of a referendum. This disappointed money managers who had been betting on earlier entry to the

single currency.

They were pinning their hopes on the "convergence play". Under this scenario. UK interest rates and gilt yields would fall to levels that were similer to those on German bonds. If the yields had to fall, then the price would have to rise, which meant UK gilts held good prospects for both fund managers and private investors look-ing for a risk-free home for their

savings.
After Gordon Brown's clarification" of the UK's position last week, gilt prices fell slightly. However, the true picture was obscured by stock market turbulence which shook world markets. Institutional investors concerned about volatility in equities switched to gilts as a safe haven for their investments, pushing up prices. This counteracted the effect of Mr Brown's statement.

Gilt prices and yields are directly linked to interest rates. Rising interest

other deposit accounts will suddenly offer better rates. Hence, the fall off in gilt prices after this week's rate rise. Inflation can also have an impact on the attractiveness of gilts. An invest-ment paying a fixed income can become less appealing if inflation rises

sharpely.

James Gledhill, fixed-interest specialist at M&G, said: "For the last ten days, gilt prices have been remarkably stable. Although the statement from the Chancellor has knocked a little bit

off the edge."

Mr Gledhill was more positive about gilts over the longer term. He said that the current yields of 6.6 per cent, represented a real yield over inflation of 4 per cent. "This is higher than historic yields, which stand at 3.8 per cent."

Andrew Seaman, Guinness Flight fixed interest fund manager, said: "The price of gilts has been quite volatile over the last few weeks. But gilts are probably still a good buy."

For private investors, who believe that low inflation rates are here to stay, gilts can still represent a good buy. The income level is guaranteed, and inves-tors will get their capital investment back when the gilt matures.

The price of the gilt will move up and down between the point it is issued and its maturity, depending how attractive the fixed income looks in comparison with deposit rates.

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Base rate move brings smiles to savers

in base rates to 7.25 per cent has already prompted some banks to raise their savings rates, and others areexpected to follow in the coming weeks. Barclays was the first to lift savers' rates, with a 0.25 percentage point rise in its postal savings account rate, reflecting the change in base rates. Deposits of £2,000 to 19.999 will now earn 5.60 per cent gross. Higher rates are offered on larger deposits, with a maximum of 6.85 per cent for balances above £250,000.

Even before the latest rates were announced, new initiatives were afoot to win the hearts and money of savers. The Northern Rock's announcement of a 0.20 percentage point improvement in rates on its Select 90 postal savings account, from today coincided out had been planned before the change in base rates. Northern Rock said there may be further good news for savers after the base rate rise.

Northern Rock's Select 90 via bank machines. postal account now pays 7.75 per cent in annual interest on a minimum deposit of £10,000, with rates rising in tiers to a top rate of 3.05 per cent on deposits maximum of £500,000, No

Savings accounts are back on the right track, says Karen Zagor

more than three withdrawals a year can be made from the 90day notice account. There is a £1,000 minimum on withdrawals or deposits. Interest is paid annually or monthly.

Abbey National had also decided to woo more savers before the base rate changes were announced. Abbey has introduced a new savings bond and tinkered with its Instant Saver account. While the flexibility of these products is to be applauded, the rates are not high enough to make them more attractive than existing products from Abbey's main competitors.

The new version of Abbey's int Saver account will have with the rate announcement, a £500 minimum opening balance. It will be linked to a bank card, and savers can choose whether to use the counter services at Abbey's branches or to deposit and withdraw funds

One of the advantages of the account is that savers who can not come up with the minimum can open an account with only to their accounts through Abbey's ATM machines and those

on the LINK network, but they will only be able to make two withdrawals from a branch counter during the year. When the balance reaches £500, the branch use restrictions will be lifted. Other branch services, such as transferring money between accounts, will be open to all customers. Those under the age of 18 will be able to use all the branch-based services, no matter how low the balance

But the account loses its liustre when the rates are examined. On £1,000, Abbey pays 3.10 per cent a year. card and branch-based savings account pays 3.75 per cent, cent. In comparison to Alliance & Leicester, however, Abbey rates look generous. Alliance & Leicester pays just 0.75 per cent on £1,000 savings.

The best rates across the board are on the Woolwich's card-operated accounts. The Woolwich pays 6.75 per cent on £25,000. Even at the top of the Portman Building Society's

range, this rate leaves Abbey and the others far behind. Abbey's new Choice Bond is a bit more intriguing. Savers can choose from a variety of fixed interest rates with terms varying from one to four years, or they can pick a variable rate over one year. Interest can be

received as income, or it can be

reinvested annually. In addi-

tion, the minimum opening investment has been reduced to just £1,000. The structure means that investors can gamble on the direction of interest rates. Those who expect rates to rise over the next year might be interested in the variable rate product which currently pays an annual 5.80 per cent gross on £1,000 or 6.20 per cent on a deposit of £10,000 to £24,999. The rates are tiered, so bigger deposits get more interest, up to a rate of 7.35 ne

cent on deposits above

£200,000. One year at a fixed

rate will pay 6.75 per cent gross

on £1,000 or 6.80 per cent on

£10,000-£24,999. amounts earn higher interest. Most competing banks and building societies cannot match the flexibility of Abbey's new bond, but MoneyFacts' savings selection shows that many are able to beat Abbey's rates. A minimum of £1,000 in the

one-year fixed interest bond would earn 7.25 per cent. The Halifax pays 7 per cent on the minimum £2,000 held for one year in its Guaranteed Reserve account or 7.15 per cent for £10,000. The Woolwich pays 7 per cent on £500 and higher on its fixed-rate bond.

Perhaps, now base rates have risen again, Abbey will raise its rates high enough on its savines products to make them truly competitive.

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Caroline Merrell on the UK's growing popularity as a place to divorce



Earl and Countess Spencer in happier times with their daughter, Kitty, and son Louis

Splitting the difference

nhappy British wives who divorce kind of jaw-dropping settle-ments that Wendy McCaw, wife of the mobile phone entrepreneur Craig McCaw, won this week, but there are worse places to end a

marriage.
Mr McCaw, founder of McCaw Cellular, broke new records with a £277 million divorce settlement for his estranged wife. However, lawyers believe that British courts are becoming more sympathetic to partners — usually wives — who make a claim on a large fortune.

Earl Spencer and his wife, Victoria, now live in South Africa but, when it comes to dividing the Earl's reputed £88 million, his wife is believed to favour a divorce in Britain rather than South Africa.

Lawyers cite the recent case of Caroline Conran, who netted £10.5 million from her divorce of Sir Terence Conran as evidence of a trend towards larger settlements in this country. Nevertheless, when big sums are at stake, the US is still the most lucrative place

for a wife to argue her case.

The size of the McCaw settlement was so huge it warranted an announcement on the US stock exchange. The Securities and Exchange Commission, the US regulator, requires that large transfers of shares must be declared.

Such a wide difference between countries has seen a big increase in what is known as "forum shopping" for a diiorce hearing

Forum shopping is on the

many in the international business community. Britain has become something of a tax haven. Many couples will have residents' rights in a number of different countries. including the UK.

Sandra Davies, of Mishcon de Reya, the law firm, said: "California is the best place to get divorced." In this state, the assets that have accumulated since the marriage are simply divided in half at divorce. Maintenance settlements in California, however, are not

Ms Davies admits that fi-nancial settlements in UK divorces are becoming more like American settlements. She adds that Britain is ahead of France, Australia and South Africa as a favoured forum for divorcing wives. She said the venue for the divorce was largely decided by which of the divorcing couple managed to

file their papers first.

"It is not the only factor, but it helps," she said. Residency of 12 months in the UK is enough to secure a divorce hearing in this country.

Another advantage of the UK system is that pre-nuptial or ante-nuptial agreements are not legally binding in this country. This means that even if a pre-nuptial agreement has been signed, for example, in America, then the UK courts do not necessarily have to obey it. Ms Davies said: "They have to consider it. "

Frances Hughes, of Bates Wells and Braithwaite, said: "Because of increasing mobility of jobs, and the fact that London is seen as a tax haven. we can expect an increase in forum shopping." She also said that many of her clients educated about the financial settlements they could expect.

Both lawyers highlighted the case of Katrina Dart, whose divorce settlement was considerably shrunk to a mere £10 million by being heard in this country rather than in the US, where she claimed she would have made £200 million.

Divorces in the UK are also only now beginning to take in to account pensions when it beginning of next year, Harriet Harman, the Minister for Women, is expected to bring in rules that allow the pension to be split at the moment of divorce. David Oliver, head of personal taxation at Arthur Andersen, the accountant, pointed out that it is only recently that pensions have begun to be considered in settlements. This has led to increasing numbers of poor women old-aged pensioners. Mr Oliver said: Pensions would previously have not

warning that the Chancellor's Green Budget at the end of November could have unexpected implications for divorcing couples. At the moment assets such as shares can be passed between hus band and wife, and be devoid of capital gains tax and inheritance tax. Transfers of assets of this sort are thus usually made before the divorce is absolute. Mr Oliver said that, if the philosophy of separate taxation for to its absolute limit, then the Government could choose to

abolish the exemption.



Anne Ashworth on the Green Budget

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WEEKEND MONEY is edited by Anne Ashworth

Home-loan bargains as lenders are caught

ddie George, Governor of the Bank of England, may have done homeowners a small service this week, in spite of shocking them with the lifth quarter-point rise in base interest rates since May. Standard variable mortgages are now expected to rise to 8.75 per cent. adding £10 to monthly payments on an average £60,000 mortgage.

The Bank's surprise move on Thursday caught lenders off guard. Many had felt that recent turbulence on the stock market would lead it to case its drive against inflation and forgo a base rate rise this month. As a result, lenders such as Halifax. Northern Rock and the Bradford & Bingley Building Society unveiled new ranges of loans this week on the assumption that base rates would stay at 7 per cent. These offers are now more attractive than they need be, particularly for borrowers seeking fixed-interest deals - offers that lenders cannot now retract.

Lenders began planning a revamp soon after the Government made clear that the UK would not be among the first countries joining a single European currency.

By postponing Britain's decision on

European economic and monetary union IEML) until the next Parliament, the Government sent a signal to the markets that, in the long term, UK interest rates would have to converge with the lower level prevailing on the Continent. The unexpected honus for homeown

is that arranging excellent long-term fixed mortoope deak is now easier than ever. Lenders were sure they had got things right earlier this week when Mr George added his support to Britain joining EMU. The Bank's unexpected base-rate toughness has got the lenders kicking themselves for not waiting, although none will admit it. Most lenders have now taken their lead from Halifax, whose \$.45 per cent variable rate is the industry benchmark, and announced that their rates are under review. Only the Nationwide and the Bradford & Bingley have stated that

will remain in place until the new year. Among the best deals at the moment is one from Northern Rock, which has issued a mortgage fixed at 5.99 per cent for five years as part of its new, but suddenly old, range. This was intended to be 2.5 per cent less than the standard variable rate, but is now a huge 2.75 per cent under. Roy Boulger, of John Charcol, the mortgage broker, said that it was the lowest five-year

their rates of 8.1 per cent and 7.95 per cent

fixed rate he could remember. Although long fixed deals may now be more readily available, not all borrowers will be attracted. Experts differ as to whether interest rates have peaked yet, but agree that they will start to fall next year and could be as low as 5 to 5.5 per cent in



George: fifth base-rate rise since May

two years' time. If so, fixing for two years could achieve much the same result. In addition, although fixing the rate at historically low levels creates an obvious

savings opportunity. Mr Boulger advises

borrowers to scrutinise what is on offer. Northern Rock is offering the rate only to borrowers who have saved up 25 per cent of the value of the home they want to buy. This setting a loan to value (LTV) of 75 per cent excludes most first-time buyers. The bank also imposes heavy redemption penalties for seven years, tying you to the mortgage. This locks borrowers into the standard variable rate for two years after the fix ends. There is always the risk that interest rates could rise much higher in

five years' time, particularly if Britain

decides not to join the single currency or if the entire EMU project collapses. Nevertheless, many borrowers might consider the two-year lock-in a price worth paying for five years of 5.99 per cent. Many may be swayed by the fact that Northern Rock will waive the penalties if you move and switch the mortgage to the new property. However, Mr Boulger gives warning that the maximum loan Northern Rock will make under this mortgage is £150,000, and borrowers could exceed that limit if they move up to a more expensive property. Northern Rock will then use its discretion on whether to levy penalties. In

borrowers take its building and contents insurance. Brokers generally estimate that losing the freedom to shop around insurers adds about 0.25 per cent to the rate borrowers pay. The resulting 6.24 per cent is still good, but not as good.

Alternatively, borrowers could consider Halifax's five-year fixed mortgage at 6.55 per cent. Although higher than Northern Rock's, the redemption penalties are less severe, lasting a few months beyond the five-year period and sliding from 5 per cent at the outset to I per cent at the end. Again, the LTV is 75 per cent.
This is just one of many discounts, and

capped and fixed deals that Halifax unveiled on November 5, although it may now wish it had put them on the bonfire. The strange events of this week have

made the current promotion from Alliance

& Leicester a bit more attractive. Homebuyers can get a two-year fix of 5.25 per cent, although there is a lock-in until 2003. Borrowers who find peace of mind in a fixed-rate mortgage can fix the rate for even longer. The Britannia Building Society is offering a mortgage fixed at 6.99 per cent until July 2005. The deal is open to first-time buyers, with an LTV of 95 per cent. Insurance is not linked and there is

o subsequent lock-in. However, if you take a two-year or threeyear fixed or discounted mortgage you can avoid redemption penalties altogether. says Patrick Bunton, of London & Country, a mortgage broker. For this reason, he recommends a three-year fix at 6.99 per cent from National Counties and a twoyear 6.55 per cent fix from Nationwide.

is favourite deal, though, is Stroud as variable rate by 1.55 per cent for & Swindon Direct's pledge to cut three years. The current rate is 6.75 per cent. The lender also promises to cap the rate at 7.99 per cent if base rates rise. The mortgage is available on 90 per cent LTV. (Details: 0800 371 824.

With deals like these, says Mr Bunton, there is no point considering flexible mortgages, in spite of the much vaunted launch of the Virgin One Account (see page 56). Fletible mortgages like this let people pay as much as they can off their loan each month and present an innovative way of managing your money through one account. However, unless you can overpay with regular big payments, the saving is unlikely to be great. Overpaying by £50 each month on a 160,000 mortgage with Virgin One will save you around £50 in interest payments in a year, whereas the Stroud & Swindon loan will save you £72.50 a month.

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